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Farm Women and Agricultural Cooperatives in Kentucky



Abstract

FARM WOMEN AND AGRICULTURAL COOPERATIVES IN KENTUCKY

Lorraine Garkovich and Janet Bokemeier with Connie Hardesty, Andrea Allen, and Ella Carl, Department of Sociology, University of Kentucky, under a cooperative research agreement with Agricultural Cooperative Service, U.S. Department of Agriculture.

This is a two-stage study of Kentucky farm women's attitudes toward and involvement in farm supply and marketing cooperatives. A mail survey of 880 farm women examined enterprise, family, and personal characteristics of members and nonmembers. Personal interviews with managers and chairmen of the boards of 30 cooperatives examined organizational procedures and attitudes of administrators on women's involvement. Farm women viewed cooperatives as business organizations, primarily instruments for individual economic satisfaction. Cooperative officials and women differed sharply in their views of cooperative operations, member satisfaction, and the cooperative's receptivity to women's involvement in all aspects of operations.

Key Words: Cooperatives, farm women, member involvement, loyalty, satisfaction, attitudes, cooperative goals

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Preface

This report has two primary objectives: (1) To assess the level and nature of farm women's participation in agricultural input supply and marketing cooperatives; and (2) To identify organization and personal factors which influence or structure farm women's participation in agricultural cooperatives.

These objectives were accomplished utilizing a two-stage research methodology (See Appendix A for a more detailed statement of procedures). The first involved a mail survey of a stratified random sample of women living on active farm enterprises in Kentucky in the spring of 1984. A sample of 1372 eligible potential respondents was developed, from which 880 returned usable questionnaires for a response rate of 64 percent.

The second involved in-depth personal interviews with the managers and chairmen of the boards of a random sample of agricultural cooperatives in Kentucky. A total of 52 interviews, representing 26 managers and 26 board chairmen of 28 agricultural cooperatives were completed for a response rate of 87 percent.

This study represents the only linked primary data set of agricultural cooperative officials and members in existence. As a result, it provides an invaluable information base from which to begin assessing factors associated with membership loyalty, involvement, and perception of agricultural cooperatives. Moreover, this study is the only attempt to assess how farm women evaluate agricultural cooperatives and the type and level of farm women's participation in these organizations.

Farm women represent a pool of potential members for agricultural cooperatives. Knowledge of farm women's perceptions of and attitudes toward agricultural cooperatives will contribute to an identification of needed educational activities. Knowledge of the enterprise characteristics and attitudes of cooperative members will help identify potential targets for membership activities. Knowledge of structural and organizational characteristics of agricultural cooperatives will help identify operational features which affect member loyalty and involvement as well as organizational efficiency. Finally, knowledge of the attitudes and goal orientations of members and cooperative officials will highlight similarities and differences in their expectations for cooperative performance.

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Highlights

The study found several factors related to the level and nature of Kentucky farm women's involvement in agricultural cooperatives. These included personal characteristics of the woman herself, such as her attitudes and competing demands upon her time; and organizational characteristics of the cooperatives, such as structural opportunities and managerial receptivity to women's involvement. This section highlights some of these findings.

First, farm women and cooperative officials perceived cooperatives differently.

- Women members tended to view agricultural cooperatives as business organizations like any other, and the majority did not express a sense of ownership in the cooperative. As a result, only about a third felt they had responsibilities as cooperative members. By and large, these women members saw the cooperative as an instrument for individual economic satisfaction and expressed little commitment to cooperative ideology.
- Farm women members identified the following as the four most important cooperative goals: (1) offer competitive prices; (2) maximize members' net savings; (3) maintain a smooth running operation; and (4) maximize members' income.
- Cooperative managers and women members differed sharply in their views of cooperative operations, the level of member satisfaction, and member commitment to the ideological importance of cooperatives. Members were less likely to express support for the principles of cooperation and more likely to define the cooperative as a primarily economic organization than managers.
- Cooperative managers reported a higher level of receptivity to women's involvement in all aspects of cooperative operations than women members perceived. Thus, while managers perceived a cooperative generally very open to women's involvement, women members did not sense any great degree of encouragement or discouragement of their participation in various member activities.

Second, despite the fact that women were actively involved in various tasks on the farm and conducted a substantial amount of business with cooperatives, these did not translate into a high level of participation in cooperative activities beyond traditional areas such as a farm and home advisory committee.

- Women were actively involved in most aspects of the farm operation ranging from over half stating that financial management tasks were occasional or regular duties to a comparable proportion occasionally or regularly performing specialized tobacco production tasks.
- When farm enterprises belonged to a cooperative and utilized its services, the farm woman was often the intermediary between the cooperative and the farm.
- Women were a minority of cooperative employees and were found almost exclusively as clerical, counter help, or bookkeepers. When women moved into managerial positions they were usually in accounts receivable.
- Women rarely served as board members of cooperatives and therefore were nearly absent as officers of the board.
- Most cooperative memberships were in the name of the husband, the farm business, or the family, and in the latter two cases the husband was almost invariably the designated voting member. Moreover, stock usually was issued in the husband's name.

Agricultural cooperatives operate in an increasingly competitive and uncertain environment. Moreover, the character of farm enterprises is changing dramatically, altering work roles on the farm and perhaps the traditional bases for members' involvement in cooperatives. Both cooperative managers and member officials must agree on organizational goals and strategies if cooperatives are to survive.

- Nearly 33 percent of all farm families (both cooperative members and nonmembers) were "traditional" farm families, with neither the husband nor the wife employed off the farm. Twenty-five percent were "part-time" farm families where the husband was employed off the farm. Nearly 17 percent could be called "contemporary" farm families, for while the husband worked the farm, the wife was employed off the farm. Twenty-five percent were "dual career" farm families where both husband and wife were employed off the farm.
- On a substantial proportion of member enterprises, one or both spouses worked off the farm which may have affected the family's opportunities to use cooperative services during "traditional" business hours.
- Farm women were generally unfamiliar with the principles of cooperation which are the philosophical basis of agricultural cooperatives. Yet, about 40 percent believed cooperatives can provide members a competitive advantage in the market, and that membership can yield dollar benefits.
- Nearly 50 percent of all farm women were uncertain if their family would still be farming in 5 years and they were dissatisfied with their own and their children's opportunities to farm.
- Cooperative managers and board chairmen perceived membership satisfaction to be high and that members had fairly significant levels of influence on cooperative affairs.
- Cooperative managers identified important changes affecting cooperatives, such as increased competition from noncooperative firms and other cooperatives, the deepening economic crises in agriculture, and financial instability for some cooperatives.
- Cooperative managers tended to emphasize economic benefits for members while chairmen tended to emphasize member services when identifying operational goals for their cooperative. But, when ranking goals which would ensure the survival of cooperatives, both managers and chairmen cited the preservation of the family farm as of critical importance.

Farm Women and Agricultural Cooperatives in Kentucky

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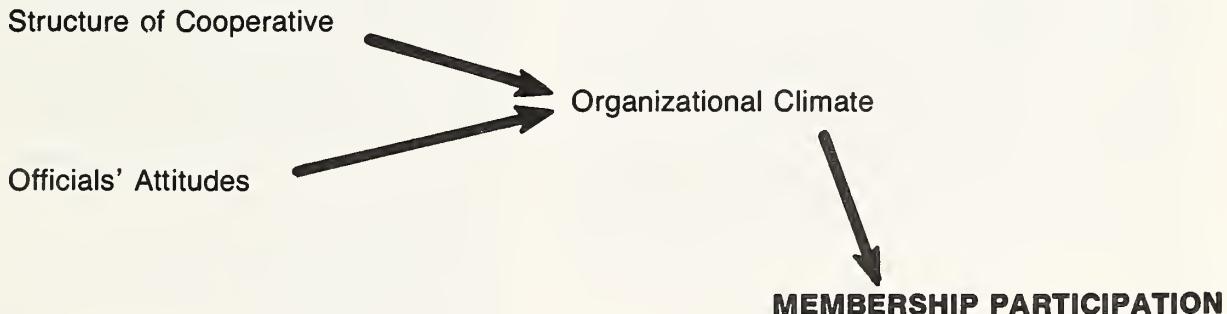
This report and the research it summarizes is organized around the following model of member participation (figure 1). This model shows that two sets of factors influence women's participation in agricultural cooperatives; these are individual and organizational factors. Individual factors include characteristics of the farm family and the farm enterprise; level of enterprise utilization of cooperative services; and farm women's attitudes towards and views on agricultural cooperatives.

Organizational factors include structural characteristics of the cooperative and the attitudes of cooperative officials (managers and board members) on member involvement in general, and towards women in particular.

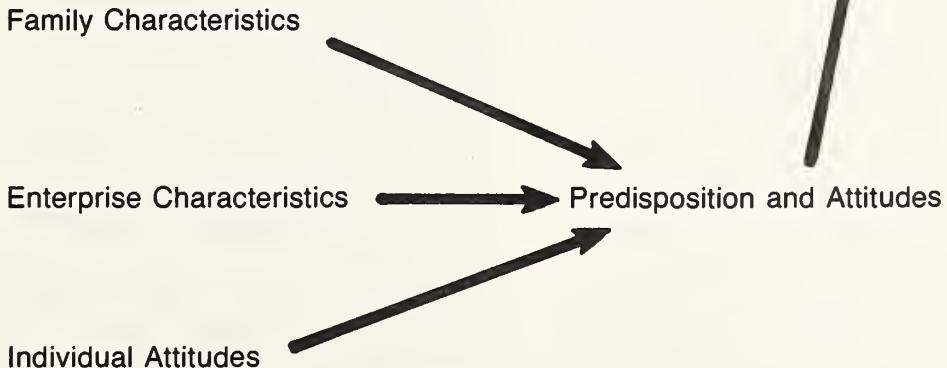
The authors believe that given certain structural constraints with respect to the operation of the cooperative (such as bylaws or legal requirements for incorporation), cooperative officials establish an organizational climate that can either facilitate or discourage member involvement. A key issue here will be the congruence between cooperative officials' and members' views on important organizational goals and the operation of the cooperative. The authors further argue that farm women's attitudes towards agricultural cooperatives influence their sense of membership responsibility and their perception of the receptivity of the cooperative to member participation.

Figure 1—Conceptual model of member participation in agricultural cooperatives

ORGANIZATIONAL FACTORS



INDIVIDUAL FACTORS



FARM ENTERPRISES AND FARM FAMILIES IN KENTUCKY

Agricultural production is a major industry in Kentucky. Nearly 67,000 persons were engaged in agricultural production in 1983, representing 4 percent of the civilian labor force, and farming or hired farm work accounted for 4.6 percent of all personal income in Kentucky in 1982. Finally, more than 25 percent (34) of Kentucky's 120 counties can be classified as farming-dependent; that is, farming contributed a weighted annual average of 20 percent or more to total labor and proprietor income between 1975 and 1979 (Bender et al., 1985).

This section describes in detail the characteristics of farm families and farm operations in Kentucky, and concludes with a discussion of the organizational activities and attitudes of farm women. Within the context of the conceptual model, this section describes individual factors that may influence farm women's predisposition and opportunities to be involved in agricultural cooperatives.

Characteristics of Kentucky Farm Enterprises and Farm Families

Farming has changed dramatically since the turn of the century. While mechanization is the most visible change in the farm, how farm production is organized, the character of farm work, and the opportunity to make a living in farming also have changed. A 1984 mail survey of farm families in Kentucky provides a snapshot of farm life today.

Twenty-six percent of the 880 farm families who participated in this study operated farms under 50 acres; another 36 percent operated farms of 50-179 acres; 28 percent operated farms of 180 to 499 acres, and 9 percent operated farms of 500 acres or more. The average farm size of the sample, then, was 205 acres; this was larger than the average size of all Kentucky farms (140 acres) as reported in the 1982 Census of Agriculture (table 1).

On the average, farm families in this study owned 142 acres and rented 62 acres, and about 40 percent rented some acreage in their farm operations. Although the farms they operated were larger in acreage than all Kentucky farms, the farm families in this study reported gross farm sales comparable with other Kentucky farmers. Nearly 60 percent reported gross farm sales under \$10,000, while just over 13 percent reported sales of more than \$40,000.

Although these farm enterprises may be somewhat larger in acreage than other farms in Kentucky, they did exhibit the essential organizational features of family-type farms. For example, the vast majority owned the equipment they used in farm production. About 25 percent of the farm operators custom hired or contracted out more than half their farm work, and about 10 percent performed most of their yearly production under some kind of contract agreement. Thus, these farms fit the image of "traditional" family farms; that is, they had a high degree of land and capital (or equipment) ownership; and on the majority of the farms, the operator and family members provided most of the labor. Finally, the families had operated their farms for an average of 19 years, reinforcing the image of a long-term family enterprise.

Yet, in a very fundamental way, today's Kentucky farms differ from the image of the "traditional" family farm. With 60 percent generating under \$10,000 in farm sales, these enterprises could not provide the financial resources to support a family. Indeed, there was a remarkable difference between gross farm sales and total family income (table 1). Nineteen percent of families reported incomes under \$10,000 a year, yet nearly 41 percent had family incomes of more than \$30,000. On the average, farm sales accounted for only about 35 cents of every family income dollar, with the remainder of the family income dollar coming primarily from off-farm wages of husbands (32 cents) and wives (20 cents) (table 2).

Increasingly, farm families must supplement farm sales income with earnings from off-farm employment. Forty-three percent of the farm wives were employed off the farm, and 52 percent of the farm husbands also worked off the farm (table 3). When men were employed off the farm, they were more likely to work full-time than were women. This is confirmed by the reported number of hours worked off the farm, where women were twice as likely as men to work less than 21 hours, and men were more than three times as likely to work more than 40 hours a week off the farm. It is important to note that 8 percent of the women and 7 percent of the men held more than one off-farm job, and this helped account for the number of farm family members who worked more than 40 hours a week off the farm. Finally, this pattern of off-farm employment was not simply a function of the recent economic crises in agriculture. Rather, it was a well-established work pattern, as more than 50 percent of the husbands and wives who held off-farm jobs had done so for 11 or more years.

What kinds of jobs did farm family members find off the farm? As is true of all workers, women and men tended to find employment in different types of jobs and industries. Women found employment as clerical workers; professional workers, especially in education and health; or on assembly lines as machine operators or assemblers. Men found employment as craftsmen or in precision production; as executives or managers, in sales; on assembly lines; or, as transportation operators. To some degree, the kinds of employment opportunities available to farm family members depended upon the types of firms that were located within commuting distance. Yet it was also true that certain kinds of industries, such as education or health or banks, were more likely to hire women workers than other industries, such as construction, mining, or durable goods manufacturing, which were more likely to hire a male labor force.

Hence, many farm families engaged in farming as a supplementary rather than a primary economic activity (table 4). Nearly one-third were traditional farm families, that is, neither the husband nor the wife worked off the farm, and farm sales accounted for 64 percent of the total family income. Twenty-five percent of the farm families could be called "part-time" farm families. On these farm enterprises, the husband was employed off the farm but the wife was not, and in a few cases, the husband held two jobs off the farm. In these families, on the average, farm sales accounted for 22 percent of the total family income.

More than 16 percent of families could be classified as "contemporary" farm families. In these farm families, the wife worked off the farm and the husband was a full-time farmer, and farming accounted for 41 percent of the total family income.

Finally, nearly 27 percent of the farms were operated by "dual-career" families. In dual-career farm families, both the husband and wife were employed off the farm, and in 18 percent of these families one or both spouses held a second off-farm job. In dual-career farm families, farm sales accounted for 16 percent of the family income dollar. There was, then, considerable variety in how Kentucky's farm families generated the economic resources that enabled them to continue farming.

The variations in how farm families blended off-farm work with their farm responsibilities were associated with the size and structure of their farm operation (table 5).

Both traditional and contemporary farm families had large farm operations and, in all likelihood, the larger farm operation was related to the fact that in both types of farm families the husband was on the farm. The difference appeared in the ability of the farm enterprise to generate income. Average farm sales were greater for traditional rather than contemporary farm families, yet the contemporary farm families had higher family incomes.

Part-time and dual-career farm families shared many similarities in their operations including: size of the farm, level of gross farm sales, and the proportion of family income that could be attributed to farm sales. However, dual-career farm families had higher median family incomes due, in part, to the off-farm earnings of both spouses. These comments suggest that size of the farm operation was affected by the labor inputs of family members. It also reveals that the ability of the farm operation to generate sufficient income will affect the need for farm families to find off-farm sources of income.

Task Allocation and Decisionmaking on Kentucky Farms

A 1980 national survey of farm women (Jones and Rosenfeld, 1980) was the first nationwide effort to document the specific roles that women performed on America's farms. A similar procedure to assess the amount and kinds of work Kentucky farm women had primary responsibility for performing is utilized in this study. Women were presented a list of different types of farm-related tasks and asked to indicate how often they did each; never, occasionally, or as a regular duty (table 6).

Women were actively involved in the financial management of their farm enterprises, with more than half of the women stating these financial and support tasks were occasional or regular duties. Farm women were less responsible for information management activities or general farm production tasks, with less than 1 in 5 stating these were regular duties and, on the average, 3 in 10 calling them occasional duties.

Tobacco was a key agricultural commodity. In 1982, 52 percent of Kentucky's farms had tobacco sales that accounted for more than half of their total gross farm income. In total, 75 percent of all Kentucky farms had some tobacco sales. Specialized tobacco production activities (setting beds, topping tobacco, stripping tobacco) were occasional or regular duties of over half the farm women.

To understand the family farm, it was important to examine the involvement of all family members in the production process. Table 7 illustrates the allocation of farm work among family members, and demonstrates that husbands and wives tended to share the responsibility for a great number of farm activities. This was especially true in tobacco production where husbands, wives, and children were active participants. It is interesting to note that nearly a third of the farm families reported someone outside the family did the farm income taxes. Children were most involved in general and specialized farm production tasks, and these were also the farm activities with consistently higher proportions of nonfamily member involvement.

Farm families must make many more decisions than other families, for they have to deal with not only family decisions (such as child care, housekeeping, and job-related decisions) but also those which affect the farm operation itself. Nearly 33 percent of the women in the study jointly decided on major decisions with their husbands. While farm women were actively involved in the operation of the farm, having responsibility for and performing many tasks, farm decisionmaking tended to remain the province of the husband (table 8).

Organizational Affiliations of Farm Families

Farm families were organizationally active, with a mean number of organization memberships of 2.7 among those reporting organizational participation. About 70 percent of the farm families belonged to a church organization; 56 percent to farm supply cooperatives; 41 and 38 percent were members of general farm organizations and general community service organizations, respectively; and 26 percent belonged to marketing cooperatives.

Farm families were not members in name only, for they reported a substantial degree of participation in these various organizations. Ninety percent of farm families who belonged to church organizations attended meetings, and 62 percent also served on organizational committees or acted as an officer. Among those who belonged to community service organizations, nearly 75 percent attended meetings and 42 percent served as officers or committee members.

A general pattern of organizational participation did emerge. Farm family members were most likely to attend meetings and serve on committees of church; community service; business or professional organizations; and

extension Homemakers Clubs. While greater proportions of farm families belonged to general farm organizations, or marketing and farm supply cooperatives, these memberships did not translate into comparably high levels of participation in the activities of these organizations.

Nearly twenty-two percent of adult farm women indicated they participated in 4H Clubs (4H) when younger, while 14 percent also were involved in FHA (Future Homemakers of America). Farm women reported lower levels of participation in these organizations for their husbands when they were younger. Wives reported eleven percent of husbands were involved in 4H and 15 percent participated in FFA (Future Farmers of America). Yet, farm women indicated their children were active in these organizations. Thirty-four percent of the farm women reported their children were involved with 4H, 24 percent were involved with FFA, and nearly 15 percent participated in FHA.

Important differences were found by comparing the organizational affiliations of farm families that belonged to agricultural cooperatives with those that did not. Member families reported a higher average number of types of organizational affiliations (3.6 vs. 2.7), and were more likely to attend meetings and serve on committees or boards than families that did not belong to agricultural cooperatives. Thus, members of agricultural cooperatives were active in their communities, often assuming leadership positions.

How cooperatives can utilize these leadership skills and the predisposition to be organizationally active to maximize member involvement in the cooperative is an important question.

Farm Women's Attitudes

The agricultural community and, indeed, many in the Nation, are increasingly concerned with the future of the American family farm as a productive force in the economy, as well as a viable lifestyle for those who choose farming as a way of life. In fact, stories of people who lose farms that had belonged to their families for generations have made real the abstract statistics of mounting farm foreclosures. The decline in the number of family farms threatens the traditional American values of hard work, independence, self-reliance, moral integrity, and family cohesion that the family farm represents.

Farm women were asked to express their opinions on a

variety of issues (table 9). More than 35 percent disagreed with the statement "farming is strictly a business," and yet, more than 86 percent believed "agricultural life is the natural life of mankind." These positions embody a part of the debate on the current farm crisis. If farming is "strictly a business", then the loss of family farms represents simply a readjustment of the agricultural marketplace, forcing out "inefficient" or "marginal" producers. Yet, if the family farm is a significant component of U.S. social and cultural heritage, then the current realignment of farm producers threatens this heritage.

What makes farming so attractive? Farm women overwhelmingly suggested it was the "independence" of the activity. Yet, this contradicts the belief that "farmers must stick together" if they are to "get things done," and the sense that a "basic cause" of current agricultural problems was "that too many farmers want to go their separate and individual ways." What this suggests is that the very characteristic which attracts people to farming—a sense of independence—may hamper the effective organization of farmers to fight for their survival.

Finally, farm women were found to be apprehensive about the future, for 36 to 38 percent expressed uncertainty when asked in two different ways to assess the likelihood that their family will still be farming in 5 years.

Another way to consider how farm women felt about farming, was to consider how satisfied they were with various aspects of their farm family life (table 10). Here it was clear that, while they were generally quite satisfied with farming as a "way of life," they were very dissatisfied with the economics of farming. Nearly 70 percent were dissatisfied with the income they made from farming and the prices they received. This discontent affected their feelings about the future. Nearly 32 percent were dissatisfied with their family's opportunities to continue farming and nearly 48 percent were dissatisfied with their children's opportunities to farm.

These attitudes should be of concern because they raise serious questions as to the effects of the current farm financial crisis on the next generation. These attitudes suggest farm women, who play an important role in the development of their children's aspirations and career choices, were hesitant about the future of farming.

Farm women also expressed their views on three aspects of agricultural cooperatives: the organizational principles

of agricultural cooperatives; the role or importance of agricultural cooperatives; and the benefits of membership in agricultural cooperatives.

Cooperatives operate under a set of organizational principles that define membership eligibility, including democratic principles of operation, members' financial position in the cooperative, and educational responsibilities of cooperatives (table 11). Forty-four to sixty-eight percent of the farm women were unfamiliar with the fundamental principles of cooperatives as evidenced by the proportion indicating they were "unsure" of these principles. The highest degree of certainty related to the method of determining patronage dividends, while farm women expressed the least certainty on the process by which members received interest on their stock in the cooperative.

Farm women also were polled on the role and importance of agricultural cooperatives in the broader agricultural marketplace (table 12). There was a sense that cooperatives benefited both large and small farm operations. Yet, nearly 47 percent believed that cooperatives were just another place to do business, thus denying the philosophical principles on which agricultural cooperatives are based. Twenty-five percent of the farm women said membership in a cooperative was the "only" way for farmers to gain a role in the marketplace. Yet, 40 percent believed the cooperative acted as the farmer's agent in the marketplace and nearly the same number believed cooperatives gave farmers a competitive advantage. Farm women, then, were expressing some ambivalence as to the role and importance of cooperatives. While cooperatives were not seen as the only way for farmers to gain an advantage, they were seen as serving an important role. As one respondent commented:

"Cooperatives are not always the best price-wise for either buying or selling but they help keep private business prices in line and give farmers an alternate market for both buying and selling."

More than 45 percent said members "receive benefits from doing business the cooperative way," a general way of stating there were some advantages to cooperative membership (table 13). In terms of more specific kinds of benefits from membership, nearly 38 percent believed members gained dollar savings and could get better prices on farm supplies through the cooperative. Thirty-four percent believed members could get a better market price for their products if they sold through a cooperative.

Thus, farm women in general were familiar with agricultural cooperatives, but they did not recognize the guiding principles of cooperation. Moreover, they were somewhat ambivalent about the role and importance of cooperatives in the marketplace. In the context of the model, it can be suggested that an existing predisposition to be actively involved with community organizations is not triggered by strong positive attitudes towards agricultural cooperatives to produce a commitment to membership and participation.

COOPERATIVE CHARACTERISTICS AND OFFICIALS' VIEWS

Organizational factors, as illustrated in the model shown in figure 1, also influence member participation in agricultural cooperatives. The structure of the organization in conjunction with the attitudes of officials create an organizational climate that may encourage or discourage member participation. This section describes organizational characteristics of agricultural cooperatives in Kentucky.

Structural Characteristics

The selected sample was limited to marketing and supply cooperatives. Sixty-seven percent of the cooperatives sampled were supply while the remaining were marketing cooperatives. Only one cooperative conducted both types of business. Thirty-seven percent of the marketing firms sampled operated multiple stores under the same board of directors while only 10 percent of the supply cooperatives did so.

In studying cooperative characteristics and their effects on membership, interest was focused on assessing the degree of regional versus local organizational control. One indicator of organizational control is membership in a federated cooperative. All supply cooperatives were members of other cooperatives while less than 50 percent of the marketing firms belonged to other cooperatives.

Seventy-five percent of the firms had a management contract with a regional cooperative.

Although the majority of cooperatives held membership in a regional cooperative, most local cooperative officials asserted a great deal of local control. All participating cooperatives said the local membership elected the board of directors. Among the marketing firms, none indicated the regional cooperative negotiated all contracts and only

25 percent indicated negotiation of marketing contracts was shared with regionals.

With regard to supply cooperatives, only 5 percent of the cooperatives claimed to be restricted to purchasing products from the regional cooperative. However, regardless of restrictions, cooperatives generally gave their business to the regional. In all cases, cooperatives bought 80 percent or more of their products from regionals. When setting prices for these products, less than 20 percent of the local leadership reported they adhered strictly to guidelines established by the regionals.

Regarding establishing policies, officials clearly suggested they had the greatest amount of control based on their responses to an open ended question on how cooperative goals and policies were set (table 14). Of the 89 responses recorded, only 16 percent reported "acting on regional recommendations," and only 9 percent reported "the regional office has the most influence." The category with the greatest frequency, 24 percent, suggested "the manager had the most influence."

The views of managers and chairmen on how policy decisions were made showed they shared fairly similar perceptions of authority. The slight differences that did exist suggested managers were more likely to perceive either the board or manager as having the most influence, and chairmen were more likely to report a balance of control between the board and manager. These views suggested that while the majority of the supply cooperatives belonged to regional associations, the focus of control appeared to be centered locally.

The reported yearly gross dollar value of business in 1982 ranged from \$280,000 to \$50 million. Most managers and directors appeared to be satisfied with their level of business. Twenty-five percent stated gross business in 1982 was greater than expected and 39 percent said it was about right. More than 50 percent of the cooperatives reported business in 1982 was greater than that of the 3 preceding years while 18 percent said it was about the same as 1979-1981. Yet, despite the wide variety in gross sales among these cooperatives, net margins returned to members in 1982 were negligible or nonexistent for most firms. Forty percent reported no returns, while 60 percent reported returns equal to or less than 1 percent of net margins. Among the cooperatives that did return net margins to their members, 50 percent involved no cash.

The number of full-time employees ranged from 0 to 130

with a median of only 10 employees. Part-time employees ranged in number from 0 to 9 with a median of 1, and the number of seasonal workers varied from 0 to 70 with a median of 3 employees. Number of members for all cooperatives ranged from 160 to 11,000 with a median of 4,305.

Characteristics of Chairmen and Managers

What are characteristics of members who serve as cooperative leaders?

Board chairman of supply and marketing cooperatives were all men, with an average age of 55 years, and an average educational attainment of 1 year of college. The vast majority were raised on a farm, and 75 percent of their families of origin also belonged to cooperatives. All chairmen were active farmers and operated farms which they had owned for an average of 24 years. Ninety percent were married, and among those who were married, 33 percent of their wives were employed off the farm. Finally, those who were currently serving as chairmen of their cooperative tended to have a history of service, that is, more than 50 percent had been board members for 2 to 5 years. Board chairmen appeared to be representative of their membership. They were active farmers who had been in their communities for many years, who had a family history of commitment to agricultural cooperatives, and themselves had a tradition of service.

All managers of supply and marketing cooperatives were men, with an average age of 41 years, and more than 50 percent completed college. Eighty percent were raised on a farm and 80 percent of their families of origin belonged to agricultural cooperatives. Hence, like chairmen, managers had a family history of commitment to cooperatives.

Ten percent of the managers had been in their position for 1 year or less; 40 percent had been managers 2 to 5 years, 25 percent had managed a cooperative for 6 to 10 years, and 75 percent had been a manager for 11 or more years. Moreover, all but one of the managers were employed by cooperatives in earlier jobs. Thus, managers, like board chairmen, had a strong family and personal tradition of service to cooperatives.

Finally, nearly 50 percent of the managers were also farm owners who had operated their farms for an average of 23 years. The vast majority were married, and 40 percent

of their wives worked off the farm. This indicates that cooperative managers also had strong ties to their communities.

In summary, managers and chairmen shared many similar characteristics and background experiences. A key common factor was a long family history of membership and participation in agricultural cooperatives. Moreover, managers brought to their position substantial personal work experience in cooperatives, and chairmen seemed to be willing to allow managers to exercise their expertise in cooperative policymaking. A manager's experience with the cooperative may well be the basis for a strong commitment to service and the community.

Commitment to Service

The manager of an agricultural cooperative is a paid employee. He or she is hired, evaluated, and fired (if necessary) by a board of directors. Yet, the manager often serves as ex-officio member of the board. Moreover, in cooperatives that are member-owners of a regional cooperative, managers have organizational and financial ties to the regional. In these cases, managers were hired initially by the regional cooperative and served in various capacities in local affiliates, often being recommended for particular positions in local cooperatives by regional management, with the local board of directors having the final decision on hiring.

Managers must perform several critical tasks. First, they must help define the mission or role of the cooperative, especially as it adapts to a changing environment. Second, managers must translate cooperative goals into structural processes that enable the cooperative to achieve its defined ends. Third, managers must sustain the integrity of the cooperative, representing the cooperative to the general public and persuading members to support it. Finally, they must direct and control internal relations, ensuring that cooperative employees work toward common goals in efficient and rational ways.

Thus, cooperative managers were in a pivotal position within the organizational structure, responsible to several constituencies (the board, members, employees, the public) and balancing often competing demands (low prices, quality products, efficient service, community responsibility, and financial solvency). Moreover, they performed these tasks in an organization that is neither a noncooperative, for-profit firm nor a nonprofit voluntary association but rather a hybrid of the two.

This section assesses managers' commitment to the ideological meaning of cooperatives and their integration into the local community. Managers indicated a relatively high degree of commitment to their cooperative and a high degree of integration into their local community (table 15).

Nearly 38 percent of the managers said the most important thing about their job was "working in an organization like an agricultural cooperative." Twenty-eight percent stated the "future of this cooperative is more important to me than my personal gains"; 33 percent believed "working in a corporate firm would just not be the same "as working in a cooperative"; and 71 percent would not leave the cooperative for a higher paying job with another firm.

These responses suggested managers had a personal commitment to the principles embodied by agricultural cooperatives, and it was a commitment that reflected a personal value orientation in which personal economic success was superseded by broader social values. This was reinforced by the fact that nearly 44 percent of the managers stated, "If in the next three years my cooperative had to curtail its budget and my salary remained the same, I would stay in this job and community rather than look for a job elsewhere."

Finally, the commitment to the cooperative appeared in the fact that 96 percent of the managers had not actively looked for another job in the past 3 years. Yet, this was not to suggest there was a lack of managerial ability, for 58 percent of the managers have had unsolicited job offers in the past 3 years, and the majority of job offers were not from other cooperatives. Thus, Kentucky cooperatives had a pool of managers, talented enough to attract job offers from other firms, yet who were personally committed to the values and principles embodied by agricultural cooperatives.

Finally, managers also saw themselves as members of their communities. The vast majority felt they had much in common with the people in their community; and more than 50 percent believed "it would be hard to find a better place to live." Most would not leave their community for a higher paying job elsewhere, and the majority had a sense of obligation to participate in community affairs.

Officials' Views of Cooperative Membership

Officials estimated their membership size ranged from 80 to 10,000 with a median of 4,305. Sixty-seven percent described members of their cooperative who provided the greatest amount of patronage as full-time farmers with most operating medium-sized farms. Most members were viewed as being "active," that is, they transacted business with the cooperative during the past year.

When people became members of cooperatives, they could use their own name, family name, or a farm name. Twenty percent of the officials said more than 50 percent of their memberships were in one person's name, and very few members were women with memberships in their own name. Twenty percent of the officials reported more than 50 percent of their members were joint farm couples, and 33 percent had a majority of family memberships. Family memberships were placed in the husband's name in the majority of cases, and in other cases it was placed in the family or business name, but never the wife's name.

Although officials generally described most members as "active" in terms of transacting business with the cooperative, fewer were reported as "active" in terms of participation in other cooperative affairs. Nearly 67 percent of the officials reported only 25 percent of their members or less actually attended annual meetings or voted in annual elections. Almost 75 percent reported even fewer of their members participated in other cooperative activities. At the regional level, over 75 percent reported little or no participation in regional annual meetings or in voting in regional elections.

Both managers and board chairmen very clearly encouraged active participation in agricultural cooperatives (table 16). They believed their members should and did have a great deal of influence on cooperative operations. Moreover some of the managers tried to attract and keep membership by offering specialized services, listening to problems, and through personal promotion of the cooperative. Officials believed membership satisfaction to be high (table 17).

Ninety-six percent of the managers and board members believed their members were satisfied with the performance of their cooperative and with the benefits they received. Sixty-nine percent believed their members were satisfied with the money saved from doing business with the cooperative and believed they would not leave

the cooperative even if the opportunity arose. While officials recognized that farmers had other alternatives, officials believed their members joined due to a commitment or loyalty to the cooperative. They also believed cooperatives were able to act as the farmers' agent in the marketplace, offering the best services possible, improving the farmers' market position, and providing them with a competitive advantage (table 18). Essentially, then, officials had a very positive view of the membership's reasons for joining the cooperative, their opportunities to become active in the cooperative, and the benefits they derived from membership.

Views of Women's Participation

Recent research acknowledges women perform important nonhomemaker roles for the farm household, including financial management, bookkeeping, general farm labor, and decisionmaking. However, although women have a vested interest in the farm operation, the level and extent of their participation in agricultural cooperatives has remained low.

Women's limited membership may lead to a loss of potential clients and, more importantly, to an underutilization of women's knowledge and skills in the operation of cooperatives. As the data indicate, cooperative leaders recognize the need for membership involvement and support in the successful operation of a cooperative. The following assessment of women's present position within the cooperative and the prospects for their future involvement should prove useful to cooperatives trying to increase membership loyalty, involvement, and effectiveness.

As employees of agricultural cooperatives, women constituted a minority and occupied traditionally female positions. The median number of full-time employees per cooperative was 10. However, the median number of female full-time employees was less than 2 per cooperative. Women also represented a very small percentage of seasonal workers. Although women did comprise a higher proportion of part-time employees, their overall representation remained low because of the scarce number of part-time positions.

Women's employment in agricultural cooperatives was characterized by a somewhat strict adherence to a traditional division of labor, especially in the case of supply cooperatives. Almost 75 percent of the cooperatives reported women employees worked as

clericals, bookkeepers, or counter help. Almost 40 percent of the marketing firms and 20 percent of the supply cooperatives' officials stated women held managerial positions.

Twenty-five percent of the marketing cooperatives and 10 percent of the supply cooperatives hired women as machine operators, drivers, loading dock workers, or a combination of the above. Few women occupied positions as sales representatives, computer operators, and horticulture specialists. Of the 28 cases sampled, only one marketing cooperative reported ever having had a female cooperative manager. Thus, women employed by agricultural cooperatives found their primary opportunities in the traditional clerical and sales occupations. When women did move into management positions, it was usually in the bookkeeping division of cooperatives.

Women's experience as board members was extremely limited for the marketing cooperatives and nonexistent for the supply firms. Twenty-five percent of the marketing cooperatives reported they presently had one female board member. One additional marketing cooperative reported having had a woman board member in the past. Only one woman had served as an officer of the board, in the capacity of treasurer.

Cooperative membership and participation was also extremely segregated and male dominated. Forty percent of cooperatives reported over 80 percent of their memberships were individual memberships. However, the median number of women per cooperative, having memberships in their own names was only 169. In the case of family memberships, 75 percent of the cooperatives claimed they were usually registered in the husband's name. The remaining cooperatives reported the farm enterprise was the member of record. Nearly ninety percent of the cooperatives reported stock was usually issued in the husband's name and the remainder issued stock in the business' name. None of the sampled cooperatives reported using name of the wife.

Participation in cooperatives was also segregated by sex. While only one of the marketing firms reported having committees oriented toward women, 90 percent of the input supply cooperatives had "farm and home" or "women's auxiliary" committees. These committees reportedly promoted safety, demonstrated products, and performed member services. Their duties primarily included hostessing and arranging the annual meeting. In most (90 percent) cooperatives women only served on the

farm and home committees. The only other committee to which women belonged was a special group organized to arrange details, such as food, awards, etc., of the annual meeting. There were often programs at the annual meeting oriented toward women but these were typically crafts, canning, decorations, dinner, awards, and farm and home business.

In regard to employment and membership participation then, it was evident that women's knowledge and talents were being directed primarily into one sphere.

Cooperative officials who seek to enhance member participation and loyalty ought to be aware of the current roles of women and consider whether women have more to contribute to the successful operation of their cooperatives than hostessing, arranging annual meetings, and farm and home committee work.

The Role and Goals of Cooperatives

The future of cooperatives depends on changes in agriculture and the cooperative leaders' and members' reactions to these changes. One purpose of this study was to analyze the managers' and chairmen's views of the role of cooperatives in today's agriculture and their goals for cooperatives in the future.

Cooperative officials were asked their opinions regarding the changing image of cooperatives. Ninety percent of cooperative officials believed the image of agricultural cooperatives has changed over the past decade.

The opinions of the cooperative leaders suggested that although cooperatives were facing economic difficulties, they were likely to survive for a number of reasons. Key among these reasons was that cooperatives were constantly changing to become more responsive to member's needs (table 19).

The concern with economic conditions appeared in comments such as "cooperatives were facing economic competition," "cooperatives were financially unstable," and "there are hard economic times in agriculture." Managers pointed to a relationship among these issues especially in 1983 when a severe drought pushed many farmers into bankruptcy. Farmers who had received credit from their cooperatives suffered financial setbacks, and many cooperatives were forced to write off these losses. Also, managers of supply cooperatives noted that other cooperatives (often those in the same system) in neighboring counties were frequently their biggest

competitors. Increased economic instability in the local farming community and increased economic competition from noncooperative and cooperative firms have created an unstable and uncertain business environment for many cooperatives in Kentucky.

Managers and chairmen both expressed a concern regarding the financial situation; however, chairmen were slightly more likely than managers to report economic "competition" as a problem. While chairmen were more likely to report there was a perceived "lack of importance of cooperatives," managers more frequently emphasized "hard economic times" in the general agricultural market and "financial instability" within cooperatives.

A frequently cited change in agricultural cooperatives was that "cooperatives are a business." Managers often noted this "business orientation" as their response to financial instability and hard economic times. Extending credit to members at planting season was no longer a simple matter but now involved credit checks and formal applications. The business orientation also moved some cooperatives into new service areas (such as a credit card gas and diesel pump available 24 hours a day) to maintain membership through more competitive services rather than simply relying upon member loyalty.

Yet even in light of the economic difficulties, cooperative officials believed cooperatives had become "more responsive to member's needs." Several managers appeared to believe "cooperatives have survived due to good service" and to "financial success." The philosophy of cooperatives was stressed by those who claim that "farmers must cooperate to survive." This view was reinforced by those who believed cooperatives had survived due to "customer loyalty." According to these cooperative leaders, the successful operation of the cooperative and the philosophy upon which it was based, will allow it to withstand the current economic crisis.

Following discussions on changes in agriculture, officials were asked about their views of the role of cooperatives in today's marketplace. Responses were later grouped into 10 categories and a total of 71 answers, 32 from chairmen and 39 from managers, were recorded. The results are provided in table 20.

The primary role of agricultural cooperatives appeared to be "providing service to farmers" and "stabilizing the market." Many believed that operating the cooperative business would insure quality services at competitive

prices. For many, while competitors may offer lower prices on some commodities or services, this was only because cooperatives were in the marketplace providing a counter-balance to noncooperative firms. There also remained a belief in the "philosophy of cooperation," an ideological commitment to the original underlying values embodied by agricultural cooperatives.

The direction which agricultural cooperatives will take in the future depends not only on changing images and perceptions of cooperative rules, but also on the goals which were set by the members and leaders and the effort which is exerted to realize such goals. One purpose of this study was to identify these goals and analyze the degree to which the chairmen and managers concurred on cooperative goals.

Officials were given a set of possible goals and asked to rate them according to their importance. The results are provided in table 21. The goals which were ranked as the most important by chairmen and managers alike, deal with the day-to-day business operations. Cooperative leaders were concerned with "offering competitive prices: while maintaining a "smooth running" and "flexible" operation. Managers and board chairmen differed on what they saw as important goals. Managers emphasized increasing sales volume, maximizing member's net earnings, and maximizing the income of patron members. Chairmen on the other hand, emphasized increasing membership, updating facilities; and, maintaining present policies while avoiding risk.

Cooperative officials were also asked to identify what they considered to be the two most important goals for their cooperatives (table 22). Officials cited one of the already identified goals or selected one not listed. Cooperative managers ranked increasing sales volume as the most important goal, followed by providing quality service, offering competitive prices, and maintaining a smooth running operation. While there was considerable overlap in the goal orientations of cooperative managers and chairmen, there were some noteworthy differences. Managers tended to emphasize those goals which enhance the economic benefits of membership, while chairmen tended to emphasize services.

Ironically the factors which cooperative leaders perceived to be important to ensure the survival of cooperatives were quite different from the goals which they viewed as intrinsically important. Business considerations were ranked as least important. Neither chairmen nor managers

suggested it was of vital importance to "expand business activities," "increase sales of products," or "sales of stock." The only business concern ranked as highly important was the securing of a "larger share of small and large farm business." The managers also indicated there was a need to encourage farmers to approve more capital retains.

WOMEN AND AGRICULTURAL COOPERATIVES

Farm Enterprises and Agricultural Cooperatives

This section describes Kentucky farm enterprises that belonged to agricultural cooperatives and their utilization of cooperative services. This establishes the nature of farm women's contacts with cooperatives and provides a basis for understanding how these women developed their attitudes toward cooperatives. Hence this section examines the set of individual factors influencing the participation of farm women whose families already belong to agricultural cooperatives.

What are the characteristics of farm enterprises that belonged to marketing or supply cooperatives in Kentucky?

The farm enterprises averaged 241 acres (table 23), which was significantly larger than the average size of all farms in Kentucky (140 acres in 1982). The vast majority of member farm operators owned their production equipment, and only 20 percent said they custom-hired or contracted more than half the farm work. This suggests that the farm operator and the family provided most of the labor inputs. Finally, less than 10 percent indicated most of their yearly production was performed under contract.

Members had operated their farms for an average of 19 years, reinforcing their image as family enterprises. The majority (60 percent) of these farms were diversified, producing both livestock and crops. In Kentucky, 73 percent of all farms were engaged in tobacco production. It is likely that a comparable proportion of member farms produced tobacco either exclusively or as part of a diversified farming system.

Farm sales of member enterprises tended to be higher than for all farms in Kentucky. While nearly 18 percent of cooperative member farms reported gross farm sales of \$40,000 or more, only 13 percent of the Kentucky farms

had sales of this amount (table 23). Alternatively, while nearly 59 percent of Kentucky farms had sales of less than \$10,000, just 50 percent of the member farms had sales of less than \$10,000. This, in part, reflected the large size of the cooperative member enterprises.

The median total family income of cooperative members was \$30,000, and 19 percent reported total family incomes in excess of \$50,000. Farm sales represented a key factor in the total farm family income picture. Just over 33 percent of the members reported 25 percent or less of their family income was derived from farm sales. Nearly 33 percent of the members reported that 75 percent or more of their total family income was derived from farm sales. It must also be noted in nearly 50 percent of the member farm enterprises that either the husband or the wife or both were employed off the farm.

Utilization of Cooperative Services

Only 10 percent of cooperative members reported they made no purchases through a cooperative (table 24). Among those who did purchase inputs through a supply cooperative, nearly 36 percent purchased half or more of their supplies through a cooperative.

Nearly 66 percent of those who reported membership in an agricultural cooperative in Kentucky did not market their products through a cooperative. But, among those who did, 40 percent reported they marketed half or more of all their products through the cooperative. Thus, when members did utilize their cooperative's services, they tended to do a significant portion of their business with it.

Respondents were asked to indicate whether an activity had occurred during the previous year, and if so, how much of the specific activity was done through a cooperative (table 25). Ninety-one percent of the farm enterprises purchased farm supplies (eg., seed, fertilizer, feed, fencing materials, etc.). Of these, 50 percent purchased all or most of these supplies through a cooperative, and the other 50 percent reported they purchased at least some of their supplies through a cooperative. The importance of farm supply cooperatives in the purchasing habits of cooperative members was evident when farmers who belonged to supply cooperatives relied upon them to provide a significant proportion of their inputs.

Nearly twenty-two percent of the respondents marketed their products through a cooperative, and more than 45 percent marketed most or all of their products through

their cooperative. Nearly 17 percent sold their farm products directly to a cooperative rather than having the cooperative act as their marketing agent. Among those who sold directly to the cooperative, 43 percent sold most or all of their farm products in this way. Thus, while considerably fewer farmers utilized agricultural cooperatives as marketing agents or customers for their products, those who did so tended to direct a considerable portion of their business to the cooperative.

Although this study did not directly consider Production Credit Associations, a general pattern of utilization of PCA services was found. For example, 33 percent of those who obtained either short- or long-term loans obtained these services through a cooperative. More than 33 percent of cooperative members who made purchases of major production equipment (tractors, harrowers, etc.) did a portion of this business through a cooperative. Finally, among those who had crops dried or stored off their farm, 40 percent did a portion of this business through a cooperative. Thus, agricultural cooperatives provided a full range of services to members, and members tended to take advantage of these varied services.

Finally, it was important to recognize when farm enterprises belonged to agricultural cooperatives and utilized their services, the farm woman was often the intermediary between the cooperative and the farm enterprise. Ninety percent of farm women reported they made purchases from the cooperative for their farm; 50 percent paid the farm account with the cooperative; and 30 percent arranged to market their farm products through the cooperative. This means the farm family member with the most frequent contact was often the wife. She made the purchases, paid the bills, marketed the farm products, and participated in many major farm decisions.

Cooperative Goals Ranked by Women Members

Farm women whose families belonged to agricultural cooperatives in Kentucky evaluated the importance of 14 operational goals. The listed goals may be conceived as representing different types of organizational ends, such as efficiency, flexibility, productivity, or member satisfaction. Thus, farm women were identifying desired ends they believed agricultural cooperatives should try to realize.

The focus was not on "official" cooperative goals or their general purposes as stated in charters or public statements (such as educational support for members and

public) but on the "operative" goals that define the ends sought through the actual operating policies of the organization.

Organizational goals were important because they influenced decisions on the allocation of resources such as money, personnel, equipment, and energy. Moreover, these goals served as standards by which an organization's activities were evaluated. Thus, this section identifies the criteria member farm women used in assessing their satisfaction with agricultural cooperatives and defining their preferences for resource allocation by the cooperative.

The four most important goals for agricultural cooperatives as identified by at least half the members were to (1) offer competitive prices, (2) maximize member's net savings, (3) maintain a smooth-running operation, and (4) maximize the income of patron members (table 26). These goals reflect a concern for the financial benefits that may accrue to patron-members, as well as the quality or adequacy of cooperative services.

Forty-one and thirty-eight percent of women members listed "maintaining flexibility in the operation of the cooperative" and "increasing the sales volume of the cooperative" as very important goals, respectively. Flexibility, like "smoothness" of operation, contributed to the efficiency of cooperative services. Efficiency was critical for members because many farm activities, such as fertilizing fields, most often occurred in a limited timeframe, and it was important, especially for input supply cooperatives, to be able to deliver supplies and other services within that timeframe.

Other goals, identified by 25-28 percent as being very important, focused on increasing membership and member participation in cooperative activities and services. Two other goals, "maintain present policies and avoid risk" and "update the facilities of the cooperative," were cited by 23 and 26 percent as being very important, respectively.

An alternative way of viewing farm women's evaluations of cooperative goals was to look at what they considered unimportant. From this perspective, 34 and 32 percent felt that increasing the participation of women in cooperative administration or other cooperative activities and updating cooperative facilities were the least important of operational goals, respectively. About 33 percent also cited avoiding risk, increasing cooperative membership, and increasing membership of women as unimportant.

Women's View of Cooperative Involvement

Membership in an agricultural cooperative spans a wide variety of activities encompassed by three general categories, (1) utilization of services, (2) involvement in other cooperative activities, and (3) involvement in the operation of the cooperative as an employee or director.

Women members were asked to indicate whether they had *personally* done any of several cooperative activities in the past 2 years (table 27). It was clear that for most women, participation in official cooperative activities tended to be limited to voting in the annual election, which less than 48 percent did in the previous 2 years. Only 10 percent indicated they had persuaded someone else to join the cooperative, and only about 2 percent had written for the cooperative newsletter, spoken at the annual meeting, or spoken elsewhere as a cooperative representative.

However, these reports of cooperative activities must be placed in proper perspective. Other than an annual business report submitted at the annual meeting, the vast majority of cooperatives in Kentucky had no newsletters. While the regional office of Southern States did publish a newsletter, this generally went to board members of local cooperatives, if any member at all. Second, cooperative managers interviewed reported that on average, relatively small proportions of their membership actually attended annual meetings. Thus, the limited amount of participation in specific cooperative activities reflected, in part, the absence of vehicles for participation.

With respect to participation in general activities, the majority of women members felt the cooperative neither encouraged nor discouraged their participation in annual meetings or as an officer on the board of directors (table 28). Thirty-two percent of the respondents felt their cooperative tended to discourage them from becoming chairman of the cooperative's board. Hence, these members sensed their involvement in cooperative activities was of little importance or concern to the cooperative.

The responses to the items assessing women's participation in the operation of the cooperative suggested women members perceived a clear sexual division of labor in agricultural cooperatives. Members believed their cooperatives *encouraged women* to work as clerical help and counter help, but *discouraged* women from trying to become a manager, working on a loading dock, or serving as head of an administrative department. Members, then, saw women's work roles in their

agricultural cooperatives in the context of a patriarchal traditional sexual division of labor; that is, women as helpers but not decisionmakers or leaders.

This perception of women's roles in the cooperative was not unrealistic. Indeed, none of the supply or marketing cooperatives had a woman manager; one had a woman administrative head (Accounts Receivable), and only one had a female employee working on the loading dock.

There are three possible explanations for this situation. The reality of the workplace may lead women to sense there would be no receptivity to their applying for these types of positions and so they did not make the effort. Or they may have perceived barriers which did not really exist but acted on the basis of this assumption and simply didn't test whether work opportunities would have been available if they had applied for the position. Or, the barriers to women's involvement may exist and prior experience has indicated that efforts to become more involved in the cooperative would not receive support. In any case, women in cooperatives sensed little encouragement for them to become more involved in their cooperatives.

Women Members' Attitudes Toward Cooperatives

A number of earlier studies have examined member participation in agricultural cooperatives. While none have considered women members, the results provide a basis for examining farm women's attitudes toward agricultural cooperatives. In the Kentucky survey, farm women whose families belonged to input supply or marketing cooperatives had the opportunity to indicate their level of agreement on a 5-point scale ranging from (1) "strongly disagree" to (5) "strongly agree" with a series of statements reflecting their perceptions of agricultural cooperatives.

Traditionally, agricultural cooperatives were family organizations that emphasized informal social relations, a strong commitment to the ideological principles of cooperatives, and shared decisionmaking among members.

Today, agricultural cooperatives are large contractual-type organizations, and locals often are a part of regional or national associations with centralized operations and management. Members have delegated decisionmaking to a board of directors that exercises responsibility and authority in conjunction with a manager. As a result of these changes, the meaning and perceived role of

agricultural cooperatives in the eyes of members has been altered as well as the role of members vis-a-vis their cooperatives.

This section examines two aspects of members' attitudes: first, attitudes which influence membership in cooperatives; and second, members' evaluation of the operation of their cooperatives.

Factors Influencing Membership

Role of the Cooperative

The cooperative may serve as the members' agent, representing their economic interests in an economic system where bargaining strength is based on size of membership and volume. Or, the cooperative may be simply a place of business similar to any other store or company providing goods or services. While these two roles are not incompatible, the cooperative tradition would suggest that agricultural cooperatives *should* have a meaning beyond a mere place of business. Women members were ambivalent as to whether the cooperative acted as their agent in the marketplace. Nearly 44 percent were uncertain and equal proportions agreed and disagreed with this role (table 29).

However, nearly 53 percent said the cooperative was just another place to do business. Farm women members, then, appeared to view agricultural cooperatives as business entities rather than as their representatives in the marketplace. Finally, women members were ambivalent about the ability of cooperatives to ensure farmers a "proper" role in the marketplace, suggesting they were uncertain of the general importance of cooperatives in the marketplace.

Knowledge of Organizational Principles

Cooperatives operate under a set of organizational principles that define membership criteria, voting rights, and the economic interests of members. Twenty-eight to nearly fifty-eight percent of the women members were uncertain about these principles. This suggests these members were unaware of the fundamental principles of cooperation, and suggests a need for member education on the basic operating principles of cooperatives.

Identification with Cooperative

Identification with the cooperative was assessed in three

ways: First, did the member believe many others, such as friends or neighbors, also belonged to cooperatives? Thirty-three percent of the farm women members said most of their neighbors belonged to a cooperative, while nearly 55 percent were uncertain of their neighbors' status. Second, nearly 47 percent said that belonging to a cooperative was not an important part of their identity as a farmer; and third, nearly 46 percent did not believe they were part-owners of their cooperatives (table 30). Thus, while many women members perceived membership in cooperatives to be an identity shared with others in their community, they did not perceive membership to be a central component of their social identity and did not perceive a sense of ownership in the cooperative. The latter is an important element in cooperative philosophy.

Perceived Compulsion

If membership in a cooperative is not a key component of the members' social identities, then why do they belong?

In some cases, membership may be based on a perception of limited alternatives; that is, people feel compelled to join an organization because they sense no other options. Among farm women members, nearly 35 percent indicated they joined the cooperative because they believed in the principles but nearly 31 percent disagreed (table 30). While members were divided as to their commitment to the principles of cooperation, they didn't join because there were no alternatives. Fifty percent said they had marketing or purchasing alternatives to the cooperative. Thus, although not expressing a strong commitment to cooperative principles, farm women members did not believe they were compelled to join because of lack of alternatives.

Loyalty

One way loyalty can be defined is the member's unwillingness to leave the cooperative. In this case, 15 percent of the women members stated they would definitely drop out of their cooperative if an alternative was available; another 53 percent of the members were uncertain if they would drop out, given an alternative. Hence, it may be concluded that despite reservations about advantages of cooperative membership, most would continue their affiliation.

Benefit/Contingency

An important assumption underlying agricultural

cooperatives is that members derive economic benefits from their affiliation. Indeed, improving farm income through concerted action in the marketplace is a key organizational goal for cooperatives. Moreover, it is assumed that the greater the perceived economic benefit derived from membership in the cooperative, the greater the members' loyalty or commitment to the organization as well as the increased likelihood of their participation in the cooperative.

More than 54 percent of the women members stated that in the past year their farm income had not been increased by membership in a cooperative. Looking to the future, the majority were equivocal about the economic benefit of membership. While more than 37 percent stated farm income will not improve next year if they retained their cooperative membership, 55 percent were uncertain (table 31).

At face value, these comments seemed to suggest that membership in agricultural cooperatives provided no economic benefits to the individual farm enterprise. However, the mid-1980's were especially difficult for farmers, and the drought of 1983 coupled with declining prices and lower exports forced many farmers into bankruptcy. It may be that the responses of these farm women were colored by the general recession in agriculture, and simply reflected a sense that farmers and farm organizations such as agricultural cooperatives were powerless in the face of national and international forces.

Perceived Marketing Effectiveness

This interpretation receives some support when consideration was given to how farm women members rated the effectiveness of their cooperative in the marketplace. While 29 percent of women members were not satisfied with the price they received through their marketing cooperative, nearly 89 percent did not believe they could get a better price outside the cooperative (table 31). Finally, more than 39 percent believed cooperative members had a competitive advantage in the marketplace. These responses highlighted the ambiguous feelings many women seemed to have about cooperatives, which were perhaps best summarized by this respondent:

"Cooperatives are not always the best pricewise for either buying or selling, but they keep private business prices in line and give farmers an alternate market..."

Thus, while membership in an agricultural cooperative did

not offer a clear economic advantage in the opinion of a substantial proportion of these women members, not belonging to a cooperative did not offer a clear economic advantage either.

Evaluation of Cooperatives' Operations

Agricultural cooperatives operate on the basis of principles that emphasize member responsibilities; member ownership of the cooperative; member influence on the overall goals of the cooperative; and operation at cost where earnings are returned to members according to business done with the cooperative. The survey obtained farm women's evaluations of their agricultural cooperatives on the basis of these principles.

Perceived Member Responsibilities

Farm women whose families belonged to input supply and marketing cooperatives were asked how strongly they agreed or disagreed with three statements representing different levels of member responsibility (table 32).

The first statement was the general assertion: "I have responsibilities as a member of my cooperative." Nearly equal proportions of farm women agreed, disagreed, and stated uncertainty to this statement. Does this mean these members do not know they have responsibilities as members, or, that they do not want to act on these responsibilities? The second explanation receives support from the other two measures of perceived responsibility. Forty-two percent said they did not encourage their "family to participate in all aspects of cooperative activities"; and nearly 40 percent said they would not "be willing to assume a leadership role to improve" their cooperative.

Perceived Member Influence

Members' sense of responsibility toward their cooperative may reflect their perceived level of influence within the organization (table 32). In other words, members' sense of responsibility may be rooted in whether they sensed they had any influence on how the organization operates. Seventy percent of the women said they did not "have a great amount of influence" on how their cooperative was run. Yet, only 32 percent of these members expressed dissatisfaction with the amount of influence they had in the cooperative. This does not imply that farm women don't want to be involved, rather the opportunities for participation may not be satisfying. One respondent commented:

"Several years ago I served on the woman's board (of my local cooperative) the only thing I ever did was provide pot luck dishes, clerk at the store on sale day and attend a meeting where we were shown crafts. Some decisionmaking."

Patronage Refunds

Patronage refunds are returns to members that are proportionate to their utilization of the cooperative's services during the cooperatives business year. Patronage refunds can be a source of dissension within a cooperative. Some members commented: "Patronage refunds are just a way to get more business by a cooperative. You do better [pricewise] by shopping elsewhere." Yet only 23 percent of farm women members of input supply cooperatives echoed this sentiment by agreeing that "patronage refunds were a poor way of returning money to cooperative members" (table 33). Indeed, more than 46 percent of the members stated "patronage refunds are handled fairly by the cooperative." So it appeared that patronage refunds were perceived as a satisfactory mechanism for encouraging member participation.

Equity

A cooperative philosophy is that all members are treated alike without regard to size of operation or characteristics of members (table 33).

Nearly 45 percent agreed their "cooperative offers the same prices to all members." While supply cooperatives often offer discounts on large-volume purchases, this was viewed as a standard business practice and one benefit available to all members regardless of the size of their operation. This interpretation is strengthened by the women's views on how cooperatives treated large and small farmers. Only 21 percent believed cooperatives benefited large farms *only* and 19 percent believed cooperatives ignored the needs of small farmers.

Convenience of Participation Opportunities

As with any voluntary organization, member participation depends upon the relative costs and benefits of involvement, as well as opportunities for participation. Given the time demands of farm work and the increasing number of farm families with one or both spouses also working off the farm, participation in cooperative activities may be a function of available time or the scheduling of activities at a convenient time.

Nearly 52 percent of women members stated they didn't have time to attend most cooperative functions or activities, while 31 percent felt they did have time to participate (table 34). Forty percent said member meetings were scheduled at convenient times, and a comparable number were ambivalent about the scheduling. But altering the meeting schedules would not necessarily increase member participation because only 18 percent said they would increase attendance if the meetings were more convenient.

Satisfaction with Cooperative Operations

Women members whose families belonged to input supply and marketing cooperatives seemed to be evenly divided in their level of satisfaction with the money they saved from doing business with cooperatives and with the benefits in general of participation in a cooperative (table 34). About 30 percent were both satisfied and dissatisfied with their cooperative on these two issues while 39 percent were uncertain about their feelings. But 49 percent of the members were satisfied with the information they received about cooperative activities and 39 percent were satisfied with their cooperative's overall performance.

Summary of Women Members' Perceptions of Cooperatives

Farm women whose families belonged to supply and marketing cooperatives felt positive about most operational aspects of their cooperatives (convenience, equity, information about activities). However, they were less positive about the economic benefits of membership, saying that membership had not substantially affected their farm income. Agricultural cooperatives are oriented to enhancing the economic security of members and the study suggested most saw this as their primary purpose. This is understandable since many, if not most, farmers were not financially secure enough to pursue the abstract goals of cooperation to the disregard of their own bottom line.

This emphasis on cooperatives as instruments for economic well-being may influence members' commitment to cooperative ideology. By and large, women members tended to see the cooperative as a place of business and felt little or no identification with other cooperative principles. Thus, there was no strong sense of member ownership of the cooperative or member influence over its affairs. Members also felt little responsibility for their

cooperative and as a result had low levels of personal psychological involvement in it. It was clear also that if agricultural cooperatives believed membership identification with the principle of cooperation was a critical feature of ensuring that cooperatives remain a primary reference group for farmers, then additional efforts must be made to inform members of their rights and duties. Otherwise, cooperatives risk losing member patronage in the face of competition from noncooperative firms.

Women members were asked to indicate whether they had *personally* participated in any of several cooperative activities in the past 2 years. Less than 48 percent of the women said their participation was limited to voting in the annual election. Ten percent indicated they had persuaded someone else to join the cooperative, but 2 percent or less had written for the cooperative newsletter, spoken at the annual meeting, or appeared elsewhere as a cooperative representative.

Finally, the summary measures of satisfaction should be of concern to cooperative leaders. The ambivalence of farm women members toward the money they saved and the general benefits of a cooperative does not establish a solid base for them to warrant continued involvement. These findings suggested that if economic motivation is the primary impetus for membership in agricultural cooperatives, then cooperatives face an uncertain future. Their economic advantages are narrowing and indeed, many members did not sense an economic advantage at all.

COMPARISON OF ATTITUDES OF COOPERATIVE LEADERS AND WOMEN MEMBERS

A dominant type of organizational analysis has been the issue of organizational effectiveness. This is an especially critical concept for agricultural cooperatives. They are voluntary organizations established as a force affecting the lives and behavior of members. They are bureaucratic organizations established to attain specific goals in a rational and efficient manner.

Contradiction is inherent in agricultural cooperatives because they face multiple and conflicting environmental constraints, goals, constituencies, and time frames. This section compares many of the previously discussed attitudes, goals, and views of women members with those of managers of supply and marketing cooperatives in Kentucky. The purpose of this analysis is to compare the

different expectations and attitudes of member patron-owners and managers as a means of assessing the effectiveness of agricultural cooperatives according to several criteria.

Women and Manager Views of Cooperative Goals

Organizational goals represent desired outcomes. As a result, goals serve as constraints on decisionmaking and also as criteria for evaluating organizational performance. Members of cooperatives, even though they are patron-owners, were likely to emphasize those goals that are individually satisfying (such as low prices) rather than those which were organizationally satisfying (such as maintaining market share). Managers, on the other hand, are paid employees of the organization and are thus likely to emphasize those goals that focus on productivity and efficient performance.

Farm women whose families belonged to cooperatives and the managers of these cooperatives were asked to evaluate the importance of several organizational goals for cooperatives (table 35).

It could be argued that managers were more likely to see the organization and its operation from a broader perspective and to utilize multiple criteria for assessing organizational effectiveness. Moreover, a ranking of cooperative goals by the proportion citing the goal as very important underscores the different standards viewed by members and managers.

The three most important goals to women members were to offer competitive prices, maximize member's net savings, and maintain a smooth running operation. For managers, the three most important goals were to maintain a smooth running operation, maximize member's net savings, and maximize the income of patrons. While there was some overlap in these goals, it was apparent that the emphasis was considerably different.

Women members gave primacy to competitive prices, a goal that managers ranked seventh in importance. Competitive prices were a short-term, individual goal in that the individual patron derives an immediate reward from competitive prices. Maintaining a smooth running operation has both short- and long-term benefits for the organization, and only indirectly affects members through the efficient delivery of goods and services.

While both members and managers cited "maximizing member's net savings" as the second most important goal

for cooperatives, managers perceived a difference in how this was achieved. Managers repeatedly emphasized a preference for "quality" or "high performance" goods, even at the expense of competitive prices. In other words, maximizing net savings does not necessarily imply low prices, since "savings" are defined in more global terms encompassing factors such as: frequency of breakdowns, application, durability, or reliability.

Overall, neither managers nor members ranked goals that focused on membership participation in the cooperatives' administration or activities as being especially important. Furthermore, managers tended to emphasize organizational goals that were long term, in productivity and efficiency, while members emphasized those cooperative goals oriented toward individual satisfaction.

Women and Manager Views of Cooperatives

While 79 percent of the managers agreed with the statement that cooperatives act as the members' agent in the marketplace, only 28 percent of the women agreed the cooperative acts as their agent (table 36). Rather, the majority of the women members believed the cooperative was just another place to do business, an opinion that was not shared by nearly 81 percent of the managers. Thus, managers saw cooperatives as having a special role in the marketplace, acting to represent the interests of farmers. Members, by and large, viewed their cooperatives as merely a business, like any other supply firm or marketing company. This was a significant difference in how members and managers defined the essential character of the cooperative, and represented a point of departure for how they evaluated the effectiveness of the cooperative.

Perceived Compulsion

Why did people join agricultural cooperatives? Is it because there were no marketing or purchasing alternatives in their area?

Fifty-two percent of the women disputed this, suggesting they did have alternatives and nearly 85 percent of the managers also believed that their members had alternatives. This implies that membership in cooperatives may be motivated by concerns or sentiments which transcend economic interest. Or, that cooperatives are competing effectively in the marketplace providing members with the "best buy" in their area.

Marketing Effectiveness

Both women and managers were somewhat ambivalent as to whether "members could get a better market price for their products outside the cooperative." This uncertainty may reflect the instability in the general agricultural marketplace, and the sense that prices were affected by national and international forces that are resistant to local pressures.

Influence

A fundamental component of agricultural cooperatives' structure is the member-owner. Cooperatives were organized by farmers to enable them to exercise a measure of control over their market position. But, as the marketplace has become more complex, cooperative membership has grown, and the organizational structure of cooperatives has been transformed to meet these new conditions. Do cooperatives still engender this sense of ownership and responsibility among members?

Women and managers were sharply divided on this question. While 89 percent of managers said "members have a great amount of influence on how the cooperative is run," 69 percent of members disagreed. Although managers believed members had the opportunity to influence cooperative policies and practices and do so, women believed cooperatives were in fact the instruments of managers and other cooperative officials. These women felt their cooperative operated independently of their concerns and influence.

Loyalty

Yet, despite a sense of alienation, members were uncertain if they "would drop out of the cooperative if an alternative was available." Less than 16 percent of them said they would leave if an alternative was available and 31 percent definitely would not leave. Seventy-seven percent of the managers also affirmed that members would not leave even if an alternative was available. Again, it was clear that the economic relationship between members and the cooperative was not the only tie. Rather, there existed an underlying loyalty or allegiance to the ideal of cooperation that may not be articulated by members but sustained their commitment to continued participation.

Equity

Both managers and women believed "the cooperative offered the same prices to all members," although women were more likely to endorse this statement. By and large, managers indicated that as a usual business practice, they offered volume discounts, but the members saw this as being based not on who the member was but on simply the size of their order. Moreover, most members shared in the benefits of this practice especially in the spring planting season when they made bulk purchases of fertilizers, seed, etc. Thus, women and managers agreed cooperatives treated all members in an equitable fashion, and women describe volume discounts as a standard business procedure.

Patronage Refunds

Patronage refunds are a mechanism for encouraging members to do business with the cooperative. Patronage refunds are returns to members that are proportionate to the amount of business they have done at the cooperative during the previous year. Twenty-four percent of the members stated "patronage refunds were a poor way of returning money to cooperative members" and nearly 31 percent of the managers agreed with this opinion.

On the other hand, 39 percent of the women members and 65 percent of the managers believed patronage refunds were an acceptable way of returning money to members. Patronage refunds then generated conflicting attitudes between women and managers. Many women indicated they would rather have lower prices than a patronage refund, while others felt patronage refunds were so small (1 to 3 percent of business activity) that they probably cost more to process than the returns were worth. Others, believing their cooperatives offered competitive prices, saw patronage refunds as pleasant rewards for member loyalty.

Overall, women members and managers appeared at times to be evaluating different organizations. There were several areas of substantial disagreement between managers and women as to the nature and operation of cooperatives. These differences should alert cooperative leaders because they indicated divergent criteria for evaluating the performance of cooperatives. Moreover, managers may be operating their cooperatives to achieve a set of goals that are not the basis for member participation or satisfaction.

Satisfaction

How do women and managers evaluate the level of member satisfaction with various aspects of the cooperative's performance?

Managers claimed an overwhelming level of member satisfaction with benefits from participation in a cooperative, the information they received about cooperative activities, and the overall performance of the cooperative (table 37). Thus managers felt their members were very satisfied with all aspects of cooperatives' operation. Yet, women did not express this unqualified level of satisfaction.

Thirty-one percent of the women agreed and disagreed with the statements that they were satisfied with the money they saved and the benefits they received from participation. Also, women were only half as likely as managers to indicate they were satisfied with the information they received about cooperative activities, and less than half as likely to state they were satisfied with their cooperative's overall performance. Finally, women were more satisfied with the information they received and the cooperative's overall performance than they were with the money saved and other benefits from the cooperative.

In summary, managers of supply and marketing cooperatives in Kentucky defined the cooperative and its membership in ways that often differ sharply from the views of members. To a great extent, managers express support for those views of cooperative operations and membership attitudes which represent the ideological vision of agricultural cooperatives. Moreover, managers have an inflated view of member satisfaction with their cooperative.

Members, on the other hand, are less committed to the ideological vision of agricultural cooperatives and tend to emphasize instead the economic value derived from participation in a cooperative. For members, commitment to the principles of cooperation is latent; that is, although cooperatives may not always offer lower prices on supplies or higher prices for commodities, there is a sense that the marketplace would be even more inhospitable without agricultural cooperatives.

This suggests that member loyalty is somewhat ambiguous and tentative; and, given the discrepancies in perceptions between managers and members, it would appear little

effort is being made to enhance members' latent support of the principles of cooperation. Finally, the managers perceived a greater level of member satisfaction than members actually expressed. This gap should be of concern to cooperative officials for members' satisfaction with the cooperative is the basis for continued involvement. If managers think their members are more satisfied than they actually are, this precludes managers taking any action to increase satisfaction, or alternatively decrease dissatisfaction. Moreover, the members' concern with economic benefits suggests that cooperative officials may have to address the discrepancy between "quality" and "price" in the delivery of services.

Comparative Views on the Role of Women in Cooperatives

To a large extent, managers perceived an organization that was much more "open" to women's participation than did women members (table 38). With respect to member activities such as participating in different aspects of annual meetings, over 78 percent of the managers felt women were encouraged to be active participants, while only 25 percent of women members sensed this invitation. More than 52 percent of managers said their cooperative encouraged women to participate in vying for leadership positions. Women members sensed neither support nor opposition to their involvement in cooperative activities. Instead they would agree with the member who said: "As far as I know, our cooperative welcomes me as a member but I have not been interested in becoming active and simply consider it another place to do business."

The role of women in cooperative operations, however, produced both agreement and disagreement between women and managers. While managers felt there was a willingness to accept women as the head of an administrative department or as manager, women members did not see these as positions they should seek. On the other hand, both managers and women saw women as counter or clerical help but were reluctant to accept them on the loading docks. Thus, it was clear that both men and women members perceived a sexual division of labor in the cooperative.

Summary of Attitudes

If it is assumed that farm women expressed views they share with their husbands, then there is a basis for a more universal interpretation of these results. While there were similarities in the ranking of cooperative goals between

managers and members, their meanings were different. Managers often viewed the goals of increasing member income and savings in broader terms than members. Managers gain savings through bulk purchases or introducing new product lines to remain competitive.

Members, on the other hand, must focus on short-term personal economic goals because these mean staying in farming or seeking another livelihood. These goal discrepancies translate into different definitions of the role of cooperatives and contribute to the variant interpretations of member satisfaction. In other words, since members and managers start from different visions of what a cooperative ought to be, they arrive at different evaluations of the organization.

CONCLUSIONS AND RECOMMENDATIONS

1. There is a need to reevaluate cooperative policies on member eligibility for voting in annual elections and procedures for voting in annual elections.

Cooperative leaders reported low levels of member participation in annual elections. While nearly 48 percent of women members indicated they participated in these annual elections, anecdotal reports suggested their participation was often limited to voting for certain committees or providing meals for the annual meetings. Some women respondents said that when they attempted to vote for directors, they were told the ballot belonged to their husband.

Farm women members, by and large, saw themselves as equal partners in their families' farm operations. Women employed off the farm felt their wages comprised direct payments to cooperatives for supplies or services. Further, many felt this was a situation that was not acknowledged with full representation as cooperative members. Thus, cooperatives are challenged to design more innovative voting systems that encourage participation and properly recognize women's contributions to the farm and the cooperative within existing legal constraints.

Where voting was limited to one vote per member or membership stock ownership, it was not possible to give one vote to the husband and one to the wife unless the membership itself was divided. Similarly, if the farm enterprise is the member, giving one vote to the husband and one to the wife would violate the one vote per member rule. Votes based on patronage also present problems if each family member must be separately assigned

patronage to divide votes. This is not to say that there is no solution, only that a solution requires a creative assessment of the basis for voting in cooperatives within the legal constraints.

Alternative methods of participating in the election of directors should also be considered. The use of signed proxies or absentee ballots or mailed ballots could increase the proportion of members participating in the election and enhance the sense of member influence on the cooperative. Such flexibility would also demonstrate an organizational interest in member involvement that could enhance the members' sense of belonging. However, this approach would require a careful consideration of State statutes. While 31 States permit proxy voting by direct or indirect reference, 19 States prohibit proxy voting by direct statement or by requiring articles or bylaws to prohibit proxy voting. Voting by mail is also regulated in many States.

These structural changes may not necessarily increase member participation. What they could do is lessen the perception of structural barriers to member participation, and thus generate an organizational climate open to member involvement.

2. More effort is needed to involve members in organizational activities and policymaking.

In voluntary organizations, participation often depends upon a personal commitment to the organization and the sense that the organization wants or welcomes member involvement. It was clear that women members felt somewhat removed from organizational activities and policymaking. Members tended to view the cooperative as simply another place to do business, did not perceive a significant level of responsibility as a cooperative member, perceived little or no influence on how the cooperative was run, and did not believe cooperative membership was an important part of their social identity as a farmer.

These attitudes suggest that women members did not view their cooperatives as democratic organizations in which they had rights and responsibilities. This absence of commitment will seriously challenge the viability of agricultural cooperatives. A commitment to cooperative membership that is based only on the economic advantages of membership jeopardizes the survival of cooperatives as anything but simply business organizations. Hence, it is imperative that cooperatives develop new programs and policies to involve members in

all its activities if they are to fulfill their other traditional functions, such as education, fraternity, or political influence.

In a cooperative, members and patrons are the same, which differs from other businesses where owners and customers are different persons. Business customers and nonmember patrons are free to choose with whom they will trade, and they bear no risk or responsibility for the conduct of the business. In a cooperative, member patrons are always legally responsible to some degree for the financial operations of the organization.

Efforts should be directed at informing members of the financial status of their cooperative. The survey showed that even board members are seriously deficient in their working knowledge of the cooperative's financial affairs. Annual financial reports should be made available to members either at stores or through the mail. Such information may then serve as the basis for more informed management decisions on the part of members with respect to utilization of the services of their cooperatives.

In addition, cooperatives need to assess their organizational structure to determine if there are additional areas in which they can directly involve their membership. An example would be to conduct a member survey to assess consumer preferences, or preferred services, or member attitudes on cooperatives assuming a more active role in national agricultural policymaking. Also, local cooperatives could produce a periodic newsletter that would provide information on cooperative affairs or State and national events affecting agriculture. Such activities would generate a climate of openness within the cooperative and serve as a mechanism for creating an informed membership. The premise for these activities is that participation by members is more closely related to their knowledge and understanding of the organization than to their personal characteristics. Further, these recommendations presume that for members to accept their responsibilities as members depends upon a sense that their participation is desired as well as the extent and effectiveness of communication between members and management. Finally, local cooperatives must develop an efficient system of maintaining accurate membership records to track changes in membership and to enhance member services.

3. Cooperatives must assess the delivery of their services in light of the changing character of farm enterprises.

The traditional family farm where the husband is employed on the farm and the woman is a farm wife is rapidly disappearing. Increasingly, one or both have off-farm jobs. Further, there is a growing division in the number of small farms (sales under \$50,000) and large farms (sales over \$100,000). At the same time, there is a major decline in the number of middle-sized farms. These changes accompany a general decline in the total number of farm enterprises. Cooperatives need to be aware of the changing needs and services demanded by members as well as the method of delivering these services.

Cooperative managers must monitor changes in their member enterprises as well as the characteristics of farming in their market area. One method of accomplishing this is on-site member surveys, or analysis of sales records and member accounts. This information could then serve to evaluate current services offered and determine if additional services are needed. Some cooperatives in this survey have already initiated such an analysis and developed innovative approaches to member services.

To illustrate, one manager had opened a credit-card diesel pump for pre-approved members. This enabled farmers, especially those who held off-farm jobs and did their field work at nights or on weekends, to obtain fuel at their convenience. Another manager maintained records of members' purchased inputs in response to a frequent purchase order of "Just give me what I had last year." Other options might include night or limited Sunday hours of operation for supply cooperatives.

Tailoring services to the specific needs of a local cooperative's membership would address two concerns. First, managers would recognize that they were in a competitive business and that most members have choices in input suppliers or marketing.

Second, making or saving money for members is a necessary but not a sufficient reason for maintaining membership in an agricultural cooperative. Many respondents indicated that they did business with the cooperative because of the quality of the products and the services even when prices were somewhat higher than those available through other suppliers. Flexibility and innovation in delivery of a range of services demonstrate that the cooperative is prepared to compete for member loyalty.

4. Agricultural cooperatives must devote more attention to education of members.

Knowledge and understanding of the goals and objectives of cooperatives were directly related to members' participation. The more members understand the meaning and purpose of cooperatives, the broader their support, and the less likely they may be to leave if there are temporary fluctuations in the economic advantages of membership.

A locally produced newsletter could offer members educational materials. Annual meeting programs could include a time for examining the historical role of agricultural cooperatives. Cooperatives could sponsor the participation of some members, other than board members, in the annual conferences of the American Institute of Cooperation (AIC). Cooperatives could produce a handbook explaining the principles of cooperation.

5. Agricultural cooperatives must begin to address educational and recruitment activities to a wider, nonmember audience.

Membership in agricultural cooperatives is declining. While a portion of this loss may be attributed to problems in the agricultural sector and the accompanying loss of farm enterprises, this does not justify cooperatives doing nothing and watching their membership decline. Interviews with cooperative officials suggest that there is little active marketing of cooperatives in most communities.

To counter this decline, cooperatives could sponsor essay competitions in local high schools to encourage young persons to study cooperative historical roles. Members and leaders could seek opportunities to speak to local civic or business associations, carrying the message of cooperation. Also, most community newspapers would welcome an opportunity to provide coverage through news stories or features to local organizations. These are just some ways agricultural cooperatives could begin to carry their message to a wider audience. While agricultural cooperatives are more than just business organizations, it is imperative for their survival that cooperatives adopt marketing strategies of successful businesses.

6. Agricultural cooperatives must expand their efforts at the State and national levels to affect agricultural policy.

Agricultural cooperatives operate in a sociocultural, political, and economic environment that increasingly

defines the conditions for the survival of cooperatives and their constituency. Historically, agricultural cooperatives developed in response to farmers' efforts to establish some control over a market and price system they were unable to influence in any other way. Yet, many members felt that cooperatives have set aside this advocacy role and narrowed their focus to a single function—the business enterprise.

As ongoing socioeconomic organizations representing a large number of agricultural producers, cooperatives have an established organizational structure, a ready-made constituency, and a traditional role of spokesperson for the farmer. These factors mean that cooperatives have a strong base for initiating efforts directed at influencing State and national agricultural policies. Further, cooperatives are in a position to articulate, identify, and define priorities for program development and funding by the National government that could improve the market position of agricultural producers. To fail to address this political influence opportunity would be to abandon the historical purpose of agricultural cooperatives.

Cooperatives must begin to identify other concerned members of the agricultural interest group and develop common strategies for survival of the family farm. Cooperative leaders in this study acknowledged that their future is inextricably linked to the health of American agriculture, and more specifically, the family farm. Hence, the preservation of the family farm should be of paramount concern and a focus of cooperative activities. There are traditional allies who share these concerns, such as general farm organizations, and with whom agricultural cooperatives could develop a strategy for national action.

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APPENDIX

The sampling frame for the first stage was composed of two parts: (1) A list of all patrons of Southern States agricultural cooperatives in Kentucky, and (2) A stratified sample of farm landowners registered with the Agricultural Stabilization and Conservation Service. All 120 Kentucky counties were ranked according to the number of farms counted in the 1982 Census of Agriculture, and a geographically stratified sample of 25 counties was then selected from which every tenth land-owner was identified. The two samples were then merged, duplicate names purged, and subsamples drawn from each to produce the total sample of 1372 farm women.

The sampling frame for the second stage was composed of a listing of agricultural cooperatives in Kentucky. There were about 97 agricultural marketing and supply cooperatives in Kentucky; 23 were marketing and 74 were supply cooperatives, of which 89 percent (66) were owned by or affiliated with Southern States Cooperatives, Inc.

The list of eligible cooperatives was divided into marketing and supply types. Each list was then ranked according to membership size based on figures provided by the Agricultural Cooperative Service (USDA). A total organizational sample of 30 cooperatives (5 marketing and 25 supply) was selected.

Table 1--Distribution of farms in sample and State, by gross family income and farm enterprise

<u>Size of farm</u>	<u>Sample</u>	<u>State 1/</u>
<u>Percent</u>		
1-9	6.2	13.0
10-49	20.2	23.2
50-179	36.6	41.1
180-499	28.0	18.1
500-999	6.7	3.5
1000 +	2.3	1.1
<u>Acres</u>		
Mean acres	205	140
Owned	142	NA
Rented	62	NA
<u>Gross farm sales:</u> <u>Percent</u>		
Under \$2,500	28.8	58.5
2,500 - 9,999	31.1	
10,000 - 19,999	15.0	16.7
20,000 - 39,999	12.5	12.0
40,000 - 49,999	3.6	12.7
50,000 +	9.0	
<u>Gross total family income:</u> <u>2/</u>		
Under \$10,000	19.2	
10,000 - 19,999	19.3	
20,000 - 29,999	20.6	
30,000 - 39,999	16.1	
40,000 - 49,999	9.6	
50,000 +	15.1	

1/ 1982

2/ 1983

NA = Not available

Table 2--Source of total family income

	Income attributable to:			
	Off-farm work of			
Wife	Husband	Children	Farm sales	Other sources
<u>Percent</u>				
None	53.9	45.7	95.5	20.7
1-10	6.2	1.9	1.2	10.8
11-19	1.9	2.9	.7	14.7
20-29	8.6	4.4	.3	14.7
30-39	6.0	5.4	.4	4.1
40-49	4.7	3.9	--	2.8
50-59	4.7	8.1	0.2	7.7
60-69	2.0	6.1	--	1.9
70-79	2.7	6.0	--	4.4
80-89	2.7	4.3	--	3.0
90-100	6.7	12.7	1.8	16.7
Mean	20.4	31.8	2.1	34.8
				10.0

Table 3—Off-farm employment of farm household members

<u>Activity</u>	<u>Wife</u>	<u>Husband</u>
Employed off-farm:	(N=848)	(N=779)
<u>Percent</u>		
No	57.4	48.4
Yes	42.6	51.6
Full-time	29.2	41.0
Part-time	11.3	7.7
Seasonal	2.0	3.0
Hours worked per week:	(N=360)	(N=384)
Under 21	15.3	7.8
21-31	11.6	3.4
32-40	63.9	58.1
41 +	8.2	30.7
Worked a second job off-farm:		
Yes	8.3	7.3
Years employed off-farm:		
1	9.6	5.6
2-5	18.3	12.3
6-10	22.0	16.2
11 +	50.1	65.9

N=number of observations included in the summary.

Table 4—Types of farm families in Kentucky

Type	Distribution	Median	Mean proportion
		family income	of family income
		<u>Percent</u>	<u>Percent</u>
<u>Traditional farm-families</u>		32.5	15-19,999
Neither husband nor wife worked off-farm			64.1
<u>Part-time farm families</u>	24.5	25-29,999	21.9
Husband but not the wife employed off-farm	96.8		
Husband has two jobs off-farm	3.2		
<u>Contemporary farm families</u>	16.4	25-29,999	41.0
Wife but not husband employed off-farm	95.3		
Wife has two jobs off-farm	4.7		
<u>Dual career farm families</u>	26.6	30-34,999	16.3
Both husband and wife employed off-farm	82.0		
Husband has two jobs off-farm	7.3		
Wife has two jobs off-farm	8.3		
Both husband and wife have two jobs off-farm	2.4		

1/ Based on 773 families where both the husband and wife were present in the household.

Table 5--Selected farm characteristics of farm family types

Characteristic	Family Type			
	Traditional	Part-time	Contemporary	Dual-career
Mean years on farm	23.4	1.34	18.5	13.5
Mean total acres in farm	263	145	267	156
Mean acres owned	175	112	154	116
Mean acres rented	85	41	117	47
<u>Type of operation</u>			<u>Percent</u>	
Crop	23.3	35.5	37.2	37.2
Livestock	13.4	7.4	7.8	11.7
Both	61.2	55.4	53.9	50.5
<u>Gross farm sales</u>				
Under \$2,500	22.0	31.7	19.8	31.1
\$2,500 - \$9,999	19.4	40.4	26.7	38.3
\$10,000 - \$19,999	14.0	13.7	21.8	15.0
\$20,000 - \$39,999	17.2	12.4	13.9	8.9
\$40,000 +	27.3	1.8	17.8	6.7

Table 6--Women's responsibility for farm tasks 1/

Tasks	Performs task:		
	Never	Occasionally	Regularly
	<u>Percent</u>		
<u>Financial management and support</u>			
Make major purchases of supplies or equipment	40.7	46.2	13.0
Pay farm bills	12.2	30.5	57.4
Do farm bookkeeping	24.2	22.3	53.5
Prepare farm income for farms	48.6	13.7	37.7
Order farm supplies	31.6	46.8	21.6
Check market prices	24.9	51.2	23.9
Run errands to town	9.1	44.9	46.0
<u>Information management</u>			
Attend farm organization meetings	53.8	40.8	5.4
Gather production outlook information	51.7	39.3	9.0
Gather farm financial outlook information	48.3	41.3	10.4
Gather information on new products or technologies	44.6	45.5	9.9
<u>Farm production</u>			
Haul goods or animals to market	58.7	31.6	9.7
Mow fields	64.4	19.0	16.7
Bale hay	68.0	17.8	14.2
Organize equipment or tools	51.6	30.0	18.5
<u>Tobacco production</u>			
Set tobacco beds	39.3	25.3	35.4
Top tobacco	46.4	22.4	31.2
Strip tobacco	31.9	22.6	45.5

1/ Omitted persons who indicated task not done on farm.

Table 7—Allocation of farm work among family members 1/

Tasks	Most likely to do tasks:						
	Wife		Husband and wife		Husband and others		
	Wife	Husband	wife	others	others	Children	Others
<u>Percent</u>							
<u>Financial management and support</u>							
Make major purchases of farm supplies or equipment	4.8	65.7	21.6	.7	.5	3.4	3.4
Pay farm bills	40.4	26.8	29.6	.4	.2	1.4	1.2
Do farm bookkeeping	46.4	26.1	22.0	.1	--	2.2	3.1
Prepare farm income for farms	29.0	21.4	17.0	.8	.03	.9	30.5
Order farm supplies	14.4	52.9	25.7	.5	.7	2.3	3.4
Check market prices	10.7	57.8	24.8	.5	.5	2.8	2.9
Run errands to town	27.4	18.6	43.4	3.1	.9	3.7	2.8
<u>Information management</u>							
Attend farm organization meetings	6.2	52.7	32.2	1.0	.3	2.9	4.8
Gather production outlook information	11.1	56.0	23.7	.6	.4	3.6	4.5
Gather farm financial outlook information	12.8	54.0	25.0	.6	.4	3.5	3.7
Gather information on new products or technologies	10.1	54.1	26.5	1.0	.7	3.7	3.9
<u>Farm production</u>							
Haul goods to market	2.0	61.9	12.5	.6	1.6	6.3	14.9
Mow fields	2.4	67.0	7.7	.7	3.9	6.6	11.7
Bale hay	2.6	57.0	10.8	1.7	3.6	6.8	17.5
Organize equipment or tools	5.2	63.3	17.4	1.0	2.7	5.4	5.1
<u>Tobacco production</u>							
Set tobacco beds	2.5	29.3	36.3	6.6	2.2	5.7	17.4
Top tobacco	3.2	31.8	30.1	6.4	4.2	5.3	19.0
Strip tobacco	3.9	17.2	43.7	9.4	3.6	4.0	18.3

1/ Figures exclude those who indicated tasks were not done on the farm.

Table 8---Decisionmaking in farm families 1/

Type of farm decision	Husband decided, seldom discussed with wife	Husband decided, usually discussed with wife	Husband and wife decided jointly	Wife decided, usually, discussed with husband	Wife decided, seldom discussed with husband
<u>Percent</u>					
Where to sell farm products	35.6	38.0	23.3	1.5	1.5
How much money to borrow for farm	24.1	37.6	35.9	1.0	1.4
Whether to buy land, sell, or rent land	25.6	32.2	39.3	.4	2.5
Whether to buy major farm equipment	23.3	39.1	35.6	.6	1.4
When to sell farm products	33.0	37.4	27.4	.9	1.4
Whether to implement a new production practice	32.8	37.7	27.3	.8	1.3

1/ Included only married couples, and excluded those farms where the particular decision did not occur.

Table 9—Farm women's attitudes on farming and farm life

Attitude	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
<u>Farming and farm life:</u>					
For me, farming is strictly a business	7.0	28.3	6.9	39.5	18.4
Agricultural life is the natural life of mankind	0.7	5.3	7.7	63.5	22.8
A main attraction of farm work is the independence	1.1.	8.9	6.2	62.1	21.8
Farmers must stick together in order to get things done even if they have to give up some of their individual freedom	1.2	7.8	17.1	56.8	17.1
A basic cause of agricultural problems today is that too many farmers want to go their separate and individual ways without regard for other farmers.	3.4	21.9	24.5	39.4	10.7
An individual farmer can usually make better farm management decisions than a group of farmers or some agency	3.1	30.7	21.9	35.9	8.4
I will be farming 5 years from now	3.3	5.5	36.4	38.5	16.3
Given conditions today, I do <u>not</u> expect to be farming 5 years from now	12.5	33.6	37.5	12.2	4.1

Table 10--Farm women's satisfaction with farm life

Satisfaction with:	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
Farming as a way of life	7.8	20.6	4.9	42.4	24.4
Farming as a way to make a living	23.9	25.2	13.3	26.6	10.9
The income I (or my family) make from farming	36.4	33.3	4.6	23.3	2.3
The prices received for farm products	43.9	34.3	5.8	14.4	1.6
My family's opportunities to continue farming	12.9	18.8	32.3	26.7	9.3
My children's opportunities to farm	25.9	21.9	32.3	14.5	5.4
My role in farm decisionmaking	4.6	13.1	19.1	45.8	17.3
My opportunities to work off-farm	6.2	13.9	20.6	37.7	21.6

Table 11--Farm women's views of the organizational principles of agricultural cooperatives

View	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
Ag co-ops accept any farmer who wants to join	0.2	4.3	53.1	39.4	3.0
Ag co-ops practice one person one-vote	1.3	5.1	56.1	34.5	3.0
Interest paid to member investments in ag co-ops is limited	0.8	3.9	67.7	25.4	2.2
Members receive patronage dividends in proportion to patronage	1.7	3.5	44.1	47.1	3.6
Ag co-ops support education for members and the public	1.2	6.5	53.7	36.2	2.4
Ag co-ops work with other ag co-ops	0.8	3.1	55.4	38.2	2.4

Table 12—Farm women's perceptions of the role and importance of agricultural cooperatives

Perception	Response				
	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
<u>Percent</u>					
Co-ops only benefit large farms	7.1	39.1	27.6	20.8	5.4
Co-ops ignore the needs of small farms	6.9	42.6	28.1	18.3	4.1
An ag co-op is just another place to do business	2.3	27.0	23.8	43.7	3.2
It is only through ag co-ops that farmers can assume a proper role in the marketplace	5.0	28.4	41.4	21.3	3.8
An ag co-op acts as a farmer's agent in the marketplace	3.2	15.7	41.4	37.2	2.6
Members of ag co-ops have a competitive advantage in the marketplace	1.8	14.6	46.2	33.7	3.6

Table 13—Farm women's perceptions of the benefits of membership in agricultural cooperatives

Perception	Response				
	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
<u>Percent</u>					
Members receive benefits from doing business the co-op way	1.7	14.0	39.2	42.3	2.8
Members receive dollar savings from belonging to an ag co-op	3.7	14.3	44.5	35.2	2.3
A farmer can get a better price on farm supplies through an ag co-op	3.5	17.8	38.4	35.4	5.0
A farmer can get a better market price for products through an ag co-op	2.4	16.0	47.2	31.8	2.6

Table 14--Perceptions of board and manager influence on decisionmaking

Perception	Managers	Chairmen
Board set goals and general policy independently	13.3	9.1
Board has the most influence	6.7	2.3
Manager tends to make own decision and board simply approves	17.8	13.6
Manager has the most influence	24.4	15.9
Board acts on manager's recommendations	11.1	15.9
Manager establishes personnel policies, board set goals	6.7	18.1
Often act on regional recommendations	15.6	15.9
Regional office has the most influence	4.4	9.1
Total	100	100

NOTE: Respondents provided up to four answers regarding policy decisionmaking. A total of 89 responses were recorded, 45 provided by the managers and 44 by the chairmen. The percentages in each category were taken from these totals.

Table 15--Agricultural cooperatives managers' commitment to service and community

Statement	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
If in the next 3 years my co-op had to curtail its budget and my salary remains the same, I would stay in this job and community rather than look for a job elsewhere.	--	17.4	39.1	34.8	8.7
My co-op expects me to participate in community affairs.	--	8.0	36.0	48.0	8.0
I would leave this community if I could get a higher paying job elsewhere.	4.2	66.7	20.8	8.3	--
The most important thing about my job is working in an organization like an agricultural co-op.	--	16.7	45.8	25.0	12.5
I would leave this community if a job at a lower salary were offered me in a more desirable community.	34.8	60.9	4.3	--	--
The future of this co-op is more important to me than my personal gains.	--	32.0	40.0	24.0	4.0
I have very few interests in common with most people in this community.	45.8	50.0	--	--	4.2
Working in a corporate firm would just not be the same for me.	--	16.7	50.0	20.8	12.5
It would be hard to find a better place to live than this community.	--	16.0	32.0	40.0	12.0
I would leave this co-op if I could get a higher paying job with another firm.	16.7	54.2	25.0	4.2	--

Finally, have you actively looked for another job in the last 3 years?

No	96.0%
Yes	4.0%

Have you had an unsolicited job offer in the last 3 years?

No	41.7%
Yes	58.3%

Table 16--Officials' views of member involvement in the cooperative

Statement	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
Our members have a great amount of influence on how this co-op is run.	5.8	11.5	1.9	48.1	32.7
Our members receive as much information as they need about operation and programs.	0	17.3	0	57.7	25.0
Members have too much say about how the co-op runs.	28.9	69.2	0	1.9	0
The operation of the co-op should be the concern of only the management.	50.0	46.2	0	1.9	0

Table 17--Officials' views of members' satisfaction with the cooperative

View	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
Our members are generally satisfied with the benefits they receive from the co-op.	1.9	1.9	1.9	78.9	15.4
Our members are satisfied with the money they save from doing business with the co-op.	0	19.2	0	59.6	9.6
Most of our members would leave the co-op if the opportunity arose.	26.9	42.3	0	25.0	5.8
Our members are satisfied with the overall performance of the cooperative	0	3.8	0	73.1	23.1

Table 18--Officials' views of the role and effectiveness of cooperatives

View	Response					Strongly agree
	Strongly disagree	Disagree	Unsure	Agree	Percent	
The co-op acts as a member's agent in the marketplace.	61.1	2.0	0	30.6	32.7	
The co-op is just another place to do business with our members.	11.5	50.0	0	28.9	9.6	
Our members joined the co-op to improve their market position.	2.0	11.8	0	25.5	23.5	
Our members joined the co-op because they have no market or purchasing alternatives.	28.9	59.6	0	7.7	3.8	
Our members could probably find a better market for their products outside the co-op.	13.7	21.6	0	3.9	2.0	
The only competitive advantage a farmer has in marketing is membership in a cooperative.	7.8	19.6	2.0	13.7	5.9	
The only competitive advantage a farmer has in purchasing input supplies is membership in a co-op.	20.0	46.0	2.0	12.0	2.0	

Table 19—Officials' views of the changing role of agricultural cooperatives

View	Response of:		
	All	Chairmen	Managers
	<u>Percent</u>		
Co-ops face more economic competition	36	42	30
More responsive to members needs	28	29	26
Co-op as a business	26	25	26
Perceived lack of importance of co-ops	21	25	17
Survives due to good service	17	13	22
Hard economic times in agriculture	15	4	26
Survives due to customer loyalty	13	13	13
Farmers must cooperate to survive	11	17	4
Survives due to financial success	11	4	17
Serve more large farms	6	8	4
Number of farmers declining	4	4	4
Co-op financially unstable	4	0	9
Fewer co-ops	2	4	0
Fewer members	2	4	0
Increase in educational programs	2	4	0
Parent firm has changed	2	0	4

Table 20—Officials' views of current role of agricultural cooperatives

View	Response of:		
	All	Chairman	Managers
	<u>Percent</u>		
Service to farmers	41	36	46
Stabilize market	39	32	46
Co-op as a business	30	36	25
Philosophy of cooperation	13	14	13
Educate the farmers	7	5	8
Success depends on market share	7	5	8
No perceived importance of co-ops	4	5	4
Modernization of co-op facilities	4	5	4
Political clout	4	0	8
Supporting programs	2	0	4

Table 21—Officials' views of the importance of agricultural cooperative goals

Goal	Proportion who cites goals as very important	
	Managers	Chairmen
Offer competitive prices	64.0	69.6
Maintain smooth running operation	88.5	88.5
Maintain flexibility in co-op operation	69.2	56.0
Maintain present policies and practices and avoid risks	38.5	32.0
Increase sales volume	65.4	56.0
Update facilities	38.5	32.0
Maximize members net earning:	80.8	26.9
Maximize income of patron members	65.4	56.0
Increase membership of women who are active farm operators	30.8	34.6
Increase participation of women in other co-op activities such as communities, membership drives, etc.	34.8	33.3
Increase participation of women in co-op administration	30.8	20.8

Table 22—Officials' ranking of cooperative goals 1/

Cooperative goals	Managers	Chairmen	Rank
Increase sales volume	1	3	
Provide quality service	2	1	
Offer competitive prices	3	2	
Maximize member's net earnings	3	6	
Maximize income of patron members	5	-	
Increase membership	5	5	
Maintain smooth running operation	7	4	
Update facilities	8	7	
Increase production efficiency	8	7	
Maintain flexibility in co-op operations	8	9	
Cooperate with farmers	11	9	
Commitment to employees	-	9	
Increase involvement of board	-	9	

1/ Number 1 is highest priority

Table 23—Distribution of Kentucky farm enterprises that belong to agriculture cooperatives, by size, gross farm sales, and gross family income

<u>Size of farm</u>	<u>Sample</u>	<u>All Kentucky farms in 1982</u>
<u>Acres</u>		<u>Percent</u>
1-9	1.8	13.0
10-49	16.1	23.2
50-179	36.5	41.1
180-499	32.4	18.1
500-999	9.9	3.5
1000 +	3.1	1.1
<u>Acres</u>		
Mean	241	140
Gross farm sales:		
	<u>Percent</u>	
Less than \$2,500	20.9	
\$2,500-9,999	29.3	58.5
\$10,000-19,999	15.6	16.7
\$20,000-39,999	16.6	12.0
\$40,000-49,999	5.6	
\$50,000 +	12.0	12.7
Gross total family income:		
Under \$10,000	13.9	
\$10,000-19,999	16.1	
\$20,000-29,999	20.0	
\$30,000-39,999	19.3	
\$40,000-49,999	11.4	
\$50,000 +	19.3	

Table 24—Co-op members' use of agricultural cooperative services

Mean proportion of farm inputs purchased through co-op		Mean proportion of farm outputs marketed through co-op	
<u>Percent</u>		<u>Percent</u>	
None	10.4	None	65.6
1-10	14.8	1-10	5.1
11-20	8.7	11-20	3.2
21-30	11.3	21-30	4.1
31-40	4.8	31-40	0.5
41-50	14.3	41-50	6.8
51-60	0.4	51-60	1.4
61 +	35.2	61-70	--
		71 +	13.6

Table 25—Co-op members' use of services by occurrence of activity on farm enterprise

Activity	Through cooperative		
	On farm	Most or all	Some
	<u>Percent</u>		
Long-term loan	17.6	20.3	15.3
Short-term loan	28.4	14.8	19.3
Purchase farm supplies	90.9	48.6	47.8
Purchase equipment	24.5	9.8	24.1
Arrange for crop drying	5.8	24.0	20.0
Move produce from farm to other site	27.0	4.9	17.1
Arrange for crop storage	14.3	19.5	23.9
Market products through co-op	21.5	45.4	50.0
Sell products to co-op	16.5	42.6	50.0

Table 26—Women's evaluation of the importance of selected agricultural cooperative operational goals

Operational Goals	Evaluation			
	Very important	Somewhat important	Not important	Not at all important
<u>Percent</u>				
Offer competitive prices	67.9	24.4	4.9	2.9
Maintain smooth running operation	53.3	35.2	6.6	4.9
Maximize member's net savings	52.5	34.8	7.9	4.9
Maximize income of patrons	46.1	38.7	8.8	6.4
Maintain flexibility in co-op operation	40.9	45.2	10.0	4.0
Increase sales volume of co-op	38.4	42.8	13.5	5.4
Increase co-op membership	29.7	42.3	20.3	7.7
Increase member participation in cooperative services	28.4	51.0	15.4	5.2
Increase women's membership in co-op	28.2	44.3	18.7	8.9
Increase member participation in co-op activities	26.8	48.7	18.9	5.6
Update co-op facilities	25.9	42.2	22.6	9.3
Increase participation of women in co-op administration	25.6	40.7	27.2	6.6
Increase women's participation in other co-op activities	25.3	41.9	25.6	7.1
Maintain present policies, avoid risk	23.3	47.6	19.9	9.1

Table 27—Women members' personal involvement in agricultural cooperative activities

Activity	Involved in past
	2 years
	<u>Percent</u>
Write for co-op	2.5
Speak at annual meeting	2.2
Vote in annual election	47.6
Persuade others to join co-op	10.0
Speak elsewhere as co-op representative	1.9

Table 28—Women's sense that agricultural cooperatives are open to their participation

Type of participation	Strongly	Neither agree				Strongly
	disagree	Disagree	nor disagree	Agree	agree	
Speak from floor at annual meeting	6.7	16.5	50.5	24.8	1.5	Percent
Speak as panel member at annual meeting	5.5	15.5	52.4	25.3	1.2	
Speak elsewhere as co-op representative	4.6	14.4	52.8	26.1	2.1	
Become Board member of co-op	6.7	17.7	45.9	26.6	3.1	
Become chairperson of co-op board	10.9	21.0	54.7	12.2	1.2	
Become manager of co-op	10.7	23.9	52.7	11.7	1.0	
Be counter help at co-op	3.0	7.6	38.0	48.6	2.8	
Work on loading dock	14.0	33.1	46.1	6.1	0.8	
Work as clerical help	2.3	4.8	28.3	56.8	7.8	
Head an administrative department	8.1	21.4	47.3	20.6	2.5	

Table 29—Farm women's views on the role of cooperatives and their knowledge of cooperative principles

View	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
<u>Role of co-op</u>					
The co-op acts as my agent in the marketplace	6.2	23.3	43.5	26.4	0.6
The co-op is just another place to do business	2.1	22.3	22.9	47.7	4.9
It is only through ag co-ops that farmers can assume a proper role in the marketplace	4.4	32.5	35.5	22.3	5.3
<u>Knowledge of organizational principles</u>					
Ag co-ops accept any farmers who want to join	0.2	4.2	46.8	44.6	4.2
Ag co-ops practice one person, one-vote	1.6	5.3	47.9	41.2	4.0
Interest paid to member investments in ag co-ops is limited	0.7	4.6	57.6	33.6	3.5
Members receive patronage dividends in proportion to patronage	1.8	4.6	28.0	59.9	5.7
Ag co-ops support education for members and the public	0.9	8.2	45.8	42.0	3.1
Ag co-ops work with other ag co-ops	0.7	4.4	50.8	41.0	3.1

Table 30—Farm women's identification with cooperatives and reasons for belonging

Activity	Response				
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
<u>Percent</u>					
<u>Co-op Identification</u>					
Belonging to a co-op is an important part of my identify as a farmer	11.0	35.7	28.9	23.9	0.6
Most of my neighbors belong to a co-op	3.0	8.7	54.9	31.9	1.5
I feel I am a part owner of my co-op	12.7	33.2	28.4	24.8	0.9
<u>Perceived compulsion</u>					
The primary reason I joined the co-op is because I had no marketing or purchasing alternative	9.0	40.8	31.5	16.8	1.9
The principle reason I joined a co-op is because I believe in the principle of ag co-ops	5.8	24.8	34.5	34.2	0.6
<u>Loyalty</u>					
I definitely would drop out of my co-op if an alternative was available	2.8	28.6	53.2	12.9	2.5

Table 31—Farm women's views on benefits derived from agricultural cooperative membership

Activity	Response					Strongly agree
	Strongly disagree	Disagree	Unsure	Agree	Percent	
<u>Benefit/contingency</u>						
In the past year, our farm income has been increased by membership in a co-op	14.4	39.9	35.9	9.2	9.2	0.6
Our farm income will improve next year if I remain a member of my co-op	8.5	28.8	55.2	7.0	7.0	0.6
<u>Perceived marketing effectiveness</u>						
I could get a better market price for my products outside the co-op	4.6	22.3	62.1	9.8	9.8	1.2
I am very satisfied with the price I receive through my marketing co-op	6.6	21.9	54.7	16.2	16.2	0.6
Members of ag co-ops have a competitive advantage in the marketplace	1.8	15.2	44.0	34.4	34.4	4.7

Table 32—Farm women's sense of responsibility toward and influences on agricultural cooperatives

Responsibility/ influence	Response					<u>Percent</u>
	Strongly disagree	Disagree	Unsure	Agree	Strongly agree	
<u>Perceived responsibility</u>						
I have responsibilities as a member of my co-op	6.6	28.8	32.7	31.2	0.6	
I would be willing to assume a leadership role to improve my co-op	5.5	33.4	47.2	12.6	1.2	
I encourage my family to participate in all aspects of cooperatives	5.2	37.0	30.6	25.7	1.5	
<u>Perceived member influence</u>						
I have a great amount of influence on how my co-op is run	21.5	48.2	27.3	2.8	0.3	
I am very satisfied with the amount of influence I have in the co-op	6.7	25.2	45.7	22.4	--	

Table 33—Farm women's attitudes on patronage refunds and equity in agricultural cooperatives

Attitude	Response					Strongly agree
	Strongly disagree	Disagree	Unsure	Agree	Percent	
<u>Patronage refunds</u>						
Patronage refunds are handled fairly by the co-op	3.9	2.7	47.0	45.5	0.9	
Patronage refunds are a poor way of returning money to co-op members	6.0	33.2	37.5	17.8	5.4	
<u>Equity</u>						
My co-op offers the same prices to all members	5.2	6.2	44.0	43.4	1.2	
Co-ops only benefit large farms	9.5	45.5	24.2	16.7	4.2	
Co-ops ignore the needs of small farmers	8.9	49.7	22.0	16.1	3.3	

Table 34—Farm women's willingness to participate in and satisfaction with agricultural cooperatives

Item	Response					Strongly agree
	Strongly disagree	Disagree	Unsure	Agree		
<u>Percent</u>						
<u>Convenience of participation opportunities</u>						
I would attend more co-op activities if they were held at a more convenient time	7.4	24.6	50.6	16.0	1.5	
My co-op's member meetings are scheduled at a convenient time	4.3	16.4	39.8	38.6	0.9	
I don't have the time to attend most co-op functions or activities	1.5	29.8	17.2	46.6	4.9	
<u>Satisfaction</u>						
I am very satisfied with the benefits I receive from my co-op	7.6	23.7	37.7	29.2	1.8	
I am very satisfied with the money I save from participation in my co-op	8.6	21.7	38.8	29.1	1.8	
I am very satisfied with the overall performance of my co-op	4.3	18.6	37.8	38.7	0.6	
I am very satisfied with the information I receive about co-op activities	4.2	18.2	28.2	48.8	0.6	

Table 35--Importance and ranking of agricultural cooperative goals by women members and co-op managers

Goal	Very important		Ranking	
	Women	Managers	Women	Managers
	<u>Percent</u>		<u>Rank</u>	
Offer competitive prices	69.9	64.0	1	7
Maximize members' net savings	53.9	80.8	2	2
Maintain smooth running operation	53.2	88.5	3	1
Maximize income of patrons	47.8	80.8	4	3
Maintain flexibility in co-op operation	40.4	69.2	5	4
Increase sales volume of co-op	38.5	65.4	6	6
Increase co-op membership	29.8	65.4	7	5
Increase women's membership in co-op	28.1	30.8	8	11
Increase women's participation in other co-op activities	25.5	34.8	9	10
Update co-op facilities	25.4	38.5	10	8
Maintain present values and avoid risk	22.2	38.5	11	9

Table 36--Comparison of member and manager views of different aspect of agricultural cooperatives

Aspect	Very important		Ranking	
	Women	Managers	Women	Managers
	<u>Percent</u>		<u>Rank</u>	
<u>Role of co-op</u>				
The co-op acts as the member's agent in the marketplace	28.0	79.2	29.3	4.2
The co-op is just another place to do business	54.9	19.2	24.2	80.8
<u>Perceived compulsion</u>				
The primary reason members joined the co-op is because they had no marketing or purchasing alternative	19.5	15.3	51.6	84.6
<u>Marketing effectiveness</u>				
The members could get a better market price for their products outside the co-op	11.2	0.0	25.7	40.0
<u>Influence</u>				
Members have a great amount of influence on how the co-op is run	2.6	88.5	69.2	7.7
<u>Loyalty</u>				
Members would drop out of the co-op if an alternative was available	15.6	23.1	31.3	76.9
<u>Equity</u>				
The co-op offers the same prices to all members	43.9	25.0	11.6	4.2
<u>Patronage refunds</u>				
Patronage refunds are a poor way of returning money to co-op members	24.3	30.7	39.0	65.4

Table 37--Comparison of women and manager views of general member satisfaction with agricultural cooperatives

Item	Very important		Ranking	
	Women	Managers	Women	Managers
	<u>Percent</u>		<u>Rank</u>	
Members are satisfied with the money they save from participation in the co-op	31.2	65.4	31.2	23.1
Members are very satisfied with the information they receive about co-op activities	49.4	84.6	22.7	15.4
Members are very satisfied with the overall performance of the co-op	39.6	100.0	23.5	--
Members are satisfied with the benefits they receive from the co-op	31.4	92.3	31.4	3.8

Table 38--Members' and managers' view of opportunities for women's participation in agricultural cooperatives

View	Agree		Disagree	
	Women	Managers	Women	Managers
	<u>Percent</u>		<u>Rank</u>	
<u>Agricultural cooperatives do encourage women to</u>				
Speak from floor at annual meeting	24.7	84.6	24.7	11.5
Speak as panel member at annual meeting	25.5	78.2	21.5	13.0
Speak elsewhere as co-op representative	27.7	88.0	19.9	12.0
Become board member of co-op	29.0	53.8	25.0	46.1
Become chairman of co-op board	12.4	52.3	32.6	53.9
Become manager of co-op	11.4	69.2	37.9	30.8
Be counter help at co-op	55.2	92.3	10.2	3.6
Work on loading dock	7.3	23.1	50.3	76.9
Work as clerical help	68.2	96.1	5.9	3.8
Head an administrative department	22.8	88.1	32.7	8.0



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Agricultural Cooperative Service
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Agricultural Cooperative Service (ACS) provides research, management, and educational assistance to cooperatives to strengthen the economic position of farmers and other rural residents. It works directly with cooperative leaders and Federal and State agencies to improve organization, leadership, and operation of cooperatives and to give guidance to further development.

The agency (1) helps farmers and other rural residents develop cooperatives to obtain supplies and services at lower cost and to get better prices for products they sell; (2) advises rural residents on developing existing resources through cooperative action to enhance rural living; (3) helps cooperatives improve services and operating efficiency; (4) informs members, directors, employees, and the public on how cooperatives work and benefit their members and their communities; and (5) encourages international cooperative programs.

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