

Employees' Job Satisfaction, Cooperative Schemes' Benefits and Management of Agri-Environmental Institutions in South-West Nigeria

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Abstract

This study investigates the relationship between employees' job satisfaction, cooperative schemes' benefits, and management practices in Southwest Nigeria. Through a mixed-methods approach, data was collected from 339 employees in various cooperatives of four selected agri-environmental institutions in the region. Results indicate that employees commonly access benefits such as loans and savings culture enhancement through cooperative schemes. Moreover, positive perceptions were found regarding cooperative schemes' management, with respondents expressing satisfaction with financial care and member involvement in decision-making. However, while overall job satisfaction levels were moderate, certain areas, such as job pride and recognition, received neutral responses. Correlation analysis revealed a significant positive relationship between cooperative schemes' management and job satisfaction ($r = 0.307$, $p < 0.01$), while the relationship between cooperative schemes' benefits and job satisfaction was weak and statistically insignificant ($r = -0.018$, $p > 0.01$). Based on these findings, it is recommended that organizations prioritize enhancing management practices, tailor benefits to employee needs, offer clear career development pathways, and promote a positive work environment to improve job satisfaction and organizational success within cooperative schemes.

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INTRODUCTION

Employees' job satisfaction is a crucial factor in organizational success and performance. It influences employee motivation, productivity, retention rates, and overall organizational effectiveness (Ali & Anwar, 2021). Recognizing the significance of cultivating a satisfied workforce, many organizations implement various strategies, including cooperative schemes, to enhance job satisfaction among employees. Cooperative schemes encompass a range of initiatives such as profit-sharing, employee ownership, team-based incentives, and participative decision-making processes (Minasyan et al., 2017). However, the effectiveness of these schemes in fostering job satisfaction is contingent upon proficient management practices.

Job satisfaction has long been a focal point of organizational research, with numerous studies emphasizing its implications on individual and organizational outcomes. Various factors contribute to employees' job satisfaction, including but not limited to, compensation, working conditions, interpersonal relationships, advancement opportunities, and recognition (Lee et al., 2017). While traditional approaches have predominantly focused on monetary incentives and structural adjustments to improve job satisfaction, recent research has highlighted the significance of psychological factors and socio-emotional support in shaping employees' overall satisfaction with their work.

Cooperative schemes have gained prominence as mechanisms to enhance job satisfaction by promoting employee involvement, empowerment, and a sense of ownership in organizational processes. These schemes align with principles of participatory management, aiming to distribute organizational benefits equitably among employees and engender a shared sense of responsibility towards achieving organizational goals. Additionally, cooperative schemes are often perceived as mechanisms to mitigate workplace conflicts, enhance communication channels, and foster a collaborative work environment. (Anand & Vohra, 2020).

However, the effectiveness of cooperative schemes in enhancing job satisfaction depends not only on their design and implementation but also on management practices. Effective management plays a pivotal role in facilitating the success of cooperative schemes by providing clear communication, equitable decision-making processes, and supportive leadership (Fessehatsion, 2017). Furthermore, managers' ability to create a positive organizational culture, nurture trust among employees, and address concerns related to fairness and transparency significantly influences employees' perceptions of job satisfaction within the context of cooperative schemes.

Existing literature on job satisfaction encompasses various theoretical frameworks and empirical studies (Anasi, 2020; Kaur et al., 2020; Ali & Anwar, 2021; Patricia & Asoba, 2021), offering insights into the determinants and consequences of job satisfaction across different organizational contexts. In the context of cooperatives, studies have examined factors such as organizational culture, leadership styles, participatory decision-making processes, and financial incentives as potential drivers of job satisfaction. For instance, research by Popoola, & Farukuoye, (2017) highlighted the role of supportive leadership and participatory management practices in enhancing job satisfaction among cooperative members in Nigeria. Similarly, Suriadnyana, I. G. (2020) found a positive association between financial benefits and job satisfaction among cooperative employees in the agricultural sector. However, there remains a need for more comprehensive research specifically focusing on the Southwest region of Nigeria to provide region-specific insights and recommendations.

Against this backdrop, this study seeks to comprehensively examine the relationship between employees' job satisfaction, cooperative schemes' benefits, and management practices. Specifically, the study aims to examine the respondents' frequency of benefits derived from the cooperative schemes, perceived cooperative schemes' management and the level of job satisfaction. By addressing these objectives, this study endeavors to contribute to the existing body of knowledge on organizational behavior and human resource management, offering valuable insights for both academics and practitioners seeking to enhance employees' job satisfaction and organizational performance through cooperative schemes and effective management practices.

METHOD

The study was carried out in Southwest Nigeria, which is historically known for its rich cultural heritage and diverse ethnic groups, encompasses states such as Lagos, Ogun, Oyo, Osun, Ekiti, and Ondo. This region is characterized by a blend of urban centers, rural communities, and vast agricultural landscapes. With its strategic location along the coast, Southwest Nigeria serves as a major economic hub, boasting bustling commercial activities and thriving industries. Agriculture plays a significant role in the region's economy, with staple crops such as cocoa, cassava, and yams being cultivated alongside cash crops like oil palm and rubber. The area is also home to several prominent educational institutions, including universities and research centers, contributing to advancements in various fields. Furthermore, Southwest Nigeria is renowned for its vibrant cultural festivals, traditional art forms, and historical landmarks, making it a popular destination for tourists and scholars alike.

The research study was carried out in four selected research Institutions in Southwest Nigeria. The institutions include Cocoa Research Institute of Nigeria (CRIN), Federal University of Agriculture (FUNAAB), Ogun-Oshun River Basin Development Authority (OORBDA), and Institute of Agricultural Research and Training (IART). The selection of these institutions was based on criteria such as expertise, infrastructure, and historical performance. CRIN stood out for its groundbreaking research in cocoa cultivation and processing, contributing significantly to the agricultural landscape of Nigeria (Akinwale & Folarin, 2018; Adeogun et al., 2010). FUNAAB, renowned for its academic excellence in agricultural studies, played a pivotal role in advancing agricultural education and research in the region (Adebayo et al., 2020). OORBDA, with its focus on water resource management and rural development, emerged as a vital entity in harnessing the region's water potential for agricultural purposes (Adeogun, et al., 2022; 2020; 2016; 2010). Additionally, IART distinguished itself for its innovative research and training programs aimed at enhancing agricultural productivity and sustainability ((Adebayo et al., 2020; Adeogun & Adewuyi, 2014). The selection of these institutions reflected a concerted effort to bolster agricultural development and innovation in southwest Nigeria.

A multistage sampling technique was used to select the respondents for the study. Firstly, two states (Oyo and Ogun States) were selected from existing six states in the region. Secondly, purposive sampling technique was used to select the two federal government institutions each from the selected states in the region. Thirdly, a disproportionate random sampling technique was used to select 77 respondents in CRIN, 80 respondents in IART, 71 respondents in FUNAAB, 111 respondents in OORBDA. A total of 339 respondents were sampled in all.

The data for the study was sourced through primary data collection with the use of a well-structured questionnaire. Frequency counts, percentages, means and Pearson product-moment correlation coefficient were used for data analysis. The key variables of the study were Employees' Job Satisfaction, Cooperative schemes' benefits and management.

Respondents were asked on the frequency of benefits derived from the cooperative schemes using a 4-point Likert type rating scale of always = 4, often = 3, sometimes = 2 and never = 1. The respondents were further asked to indicate their level of agreement with relevant questions modelled to examine the respondents' perceived cooperative schemes' management and their job satisfaction. The respondents were asked to rate using 5-point Likert type rating scale of strongly agree = 5, agree = 4, neutral = 3, disagree = 2 and strongly disagree = 1. Descriptive statistics and Pearson Product-Moment Correlation Coefficient were used to analyze the data collected.

RESULTS AND DISCUSSION

The analysis of respondents' frequency of benefits derived from cooperative schemes as presented in Table 1 revealed noteworthy findings. Access to loans emerged as one of the most frequently cited benefits (mean = 3.35). This indicates that employees commonly accessed loans through cooperative schemes to manage unforeseen expenses or pursue investments, highlighting the importance of financial flexibility facilitated by such initiatives.

Similarly, harnessing a saving culture also received a mean score of 3.35, indicating its frequent occurrence among participants. Cooperative schemes were found to promote a disciplined approach to saving, thereby enhancing financial resilience among employees.

The aspect of investment within cooperative schemes garnered a mean score of 2.99, suggesting that collective investment opportunities were frequently availed by participants. This finding underscores the significance of cooperative schemes in maximizing financial potential and diversifying opportunities for long-term wealth creation.

Networking and acquiring knowledge and expertise were also identified as frequent benefits of cooperative schemes, with mean scores of 2.99 and 2.89, respectively. These findings highlight the role of cooperative schemes in fostering a collaborative environment where employees can share insights, opportunities, and enhance their professional development.

Social benefits, corporate power, and the acquisition of properties were moderately frequent, with mean scores ranging from 2.66 to 2.88. These findings indicate that while these benefits were not as common as access to loans or saving culture, they still contributed significantly to the overall value proposition of cooperative schemes. In contrast, profit sharing, dividend checks at the end of the year, special discounts, and tax exemption/financial grants were identified as occasional benefits, with mean scores ranging from 2.18 to 2.51. Despite being less frequent, these benefits still added to the appeal of cooperative schemes for employees. Overall, the grand mean for the frequency of benefits derived from cooperative schemes was 2.78, indicating that employees commonly experienced a variety of benefits through their participation in such initiatives.

The results of this study provide valuable insights into the perceived benefits of cooperative schemes among employees. The findings align with past researches (Sekar, & Dyaram, 2017; Lal, 2018) that highlights the diverse advantages associated with these initiatives, including financial, social, and professional benefits. The frequent occurrence of benefits such as access to loans and the promotion of a saving culture underscores the importance of financial stability and resilience for employees. Cooperative schemes not only provide immediate financial assistance but also instill long-term financial discipline among participants (Bauwens et al., 2016).

Moreover, the emphasis on networking, acquiring knowledge and expertise, and social benefits emphasizes the communal aspect of cooperative schemes. These initiatives not only facilitate professional development but also foster a sense of belonging and support within the workplace community (Wulandhari et al., 2022).

The occasional benefits such as profit sharing and special discounts, while less common, still contribute to the overall attractiveness of cooperative schemes. These benefits serve to incentivize participation and reinforce a sense of shared success and recognition among employees (Defourny & Nyssens, 2017). However, it's noteworthy that certain benefits, such as dividend checks at the end of the year and tax exemption/financial grants, were identified as less frequent. This suggests potential areas for improvement or refinement in the design and implementation of cooperative schemes to ensure a more equitable distribution of benefits among participants.

Table 1. Respondents' frequency of benefits derived from the cooperative schemes

Cooperative Schemes Benefits	Mean	Decision
1. Access to Loan: Cooperative schemes provide employees with essential access to loans for unforeseen expenses or investment, ensuring financial flexibility.	3.35	Frequently
2. Harnessing a Saving Culture: Participating in cooperative schemes fosters a disciplined saving culture among employees, promoting financial resilience.	3.35	Frequently
3. Investment: Cooperative schemes enable collective investment, maximizing financial potential and diversifying opportunities for long-term wealth creation.	2.99	Frequently
4. Networking: Cooperative schemes encourage networking, creating a collaborative environment where employees can share insights and opportunities.	2.99	Frequently
5. Acquiring Knowledge and Expertise: Engaging in cooperative schemes offers employees opportunities for shared learning and professional development.	2.89	Frequently
6. Social Benefits: Cooperative schemes foster a sense of community, providing social support beyond financial gains.	2.88	Frequently
7. Corporate Power: Participation in cooperative schemes grants employees collective corporate power, influencing decision-making within the organization.	2.80	Frequently
8. Acquisition of Properties: Cooperative schemes empower employees to collectively invest in and acquire properties, securing a stable foundation for personal lives.	2.66	Frequently
9. Training and Workshops: Cooperative schemes offer training and workshops, enhancing the skills and knowledge of participating employees.	2.65	Frequently
10. Profit Sharing: Employees in cooperative schemes share in collective profits, reinforcing a sense of shared success and achievement.	2.51	Frequently
11. Dividend Check at the End of the Year: Cooperative schemes reward members with a dividend check at the end of the year, acknowledging their contributions to the collective success.	2.45	Occasionally
12. Special Discounts: Cooperative schemes provide members with exclusive access to special discounts, enhancing the overall value proposition for participating employees.	2.44	Occasionally
13. Tax Exemption and Financial Grants: Cooperative schemes may offer tax exemption benefits and financial grants, providing additional financial advantages for employees.	2.18	Occasionally
Grand Mean	2.78	Frequently

The analysis of respondents' perceptions regarding cooperative schemes' management as presented in Table 2 revealed key findings. The majority of respondents agreed that their cooperative society had enhanced their savings culture (mean = 3.99), were satisfied with the conditions for becoming a member (mean = 3.91), and expressed satisfaction with the policies, rules, and regulations (mean = 3.89). Additionally, respondents agreed that the management's concern about their financial status was effective (mean = 3.88) and noted a sense of openness and transparency between management and members (mean = 3.83).

Furthermore, respondents agreed that the management was committed to providing access to loans (mean = 3.78) and that members were involved in the decision-making process (mean = 3.73). However, opinions were more neutral regarding consequences for rule violations (mean = 3.46) and whether active and inactive members had equal access to benefits (mean = 3.46).

Similarly, respondents expressed neutrality regarding access to benefits (mean = 3.38), management's concern for member welfare (mean = 3.38), provisions for members' health and welfare (mean = 3.36), and the availability of incentives (mean = 3.34). Moreover, recognition and appreciation for loyal and active members received a neutral response (mean = 3.26).

Thus, respondents indicated neutral perceptions regarding easy access to training and education (mean = 3.21) and the management's consideration of member opinions in decision-making (mean = 3.07).

The grand mean for respondents' perceived cooperative schemes' management was 3.56, indicating overall agreement with the effectiveness and satisfaction with various aspects of management within cooperative societies.

The findings regarding respondents' perceptions of cooperative schemes' management shed light on important aspects of organizational governance within such entities. The high agreement levels with statements related to savings culture enhancement, satisfaction with membership conditions, and transparency in policies reflect positively on the management's efforts to foster a conducive environment for members (Badran & Khalifa, 2016).

Furthermore, the acknowledgment of the management's commitment to providing access to loans and involving members in decision-making processes suggests a participatory and member-centric approach to governance. However, the neutral responses regarding consequences for rule violations and equality in benefit access signal areas where improvements may be needed to ensure fairness and accountability within cooperative societies (Roszkowska, P. (2021).

The neutral perceptions regarding member welfare, recognition of loyal members, and access to training and education indicate potential areas for enhancement in terms of member support and development initiatives. Additionally, the management's consideration of member opinions in decision-making processes appears to be an aspect that could be further strengthened to promote inclusivity and member empowerment (Shore & Chung, 2022).

Overall, the findings highlight both strengths and areas for improvement in cooperative schemes' management. By addressing these areas of concern and building upon existing positive aspects, cooperative societies can enhance member satisfaction, trust, and overall effectiveness in achieving their organizational objectives.

Table 2. Respondents' perceived cooperative schemes' management

Perceived Cooperative Schemes' Management	Mean	Decision
1. Savings Boost: My cooperative society has enhanced my savings culture	3.99	Agree
2. Joining Criteria: I am satisfied with the conditions to becoming a member in my cooperative society	3.91	Agree
3. Rules Check: I am satisfied with the policies, rules and regulation of my cooperative society	3.89	Agree
4. Finance Care: The management's concern about my financial status is effective	3.88	Agree
5. Clear Talk: There is openness and transparency between management and members	3.83	Agree
6. Loan Focus: The management of my cooperative society is committed to providing access to loans only.	3.78	Agree
7. Member Say: Members are involved in decision making process	3.73	Agree
8. Rule Watch: There are consequences for violation of the rules and regulations	3.46	Neutral
9. Fair Share: Active and inactive members has equal access to benefits	3.46	Neutral
10. Benefit Access: Members have access to all the benefits in my cooperative society	3.38	Neutral
11. Member Care: My cooperative society's management is fully concerned about the welfare of the members	3.38	Neutral
12. Health Aid: There are provisions for members' health and welfare	3.36	Neutral
13. Perk Share: It is not a taboo in my cooperative society for management to make incentives available to members	3.34	Neutral
14. Member Praise: Loyal and active members are recognized and appreciated	3.26	Neutral
15. Learn Aid: The members do have easy access to training and education	3.21	Neutral
16. Member Voice: The management makes random decisions considering the members	3.07	Neutral
Grand Mean	3.56	Agree

The analysis of respondents' level of job satisfaction revealed notable findings. Overall, respondents expressed moderate levels of agreement with statements related to various aspects of their job satisfaction. They agreed that they were proactive in seeking learning opportunities (mean = 3.97), striving to improve their work (mean = 3.96), and setting learning goals to enhance their current roles and prepare for future positions (mean = 3.93).

Furthermore, respondents indicated agreement with the presence of open communication in their workplace (mean = 3.90) and enjoyment of working with their coworkers (mean = 3.83). They also agreed that they received recognition when they performed well in their job (mean = 3.54) and that the on-the-job training they received was applicable (mean = 3.52).

However, respondents showed neutrality towards certain aspects of job satisfaction. They expressed neutral sentiments regarding their sense of pride in doing their job (mean = 3.15), the comparability of benefits received with other organizations (mean = 3.10), and feeling appreciated for the work they do (mean = 3.09). Additionally, respondents were neutral about the ease of following work rules and procedures (mean = 3.04) and the opportunities for promotion (mean = 3.03).

Furthermore, respondents indicated neutrality regarding the presence of bickering and fighting at work (mean = 2.99), their supervisor's interest in subordinate feelings (mean = 2.92), feeling adequately

rewarded for their efforts (mean = 2.76), and the workload (mean = 2.65). Thus, the overall grand mean of 3.34 suggests a neutral sentiment among respondents regarding their job satisfaction, indicating a mix of positive and less favorable perceptions.

The findings regarding respondents' level of job satisfaction provide insights into various aspects of their work experience. While respondents generally reported proactive behavior towards learning and improvement, as well as positive perceptions of communication and teamwork, certain areas emerged as sources of neutrality. (Lal, 2018).

The neutral responses regarding aspects such as job pride, appreciation, benefits comparability, and promotion opportunities suggest potential areas for improvement in fostering a more satisfying work environment. These findings align with past research (McKinnon et al., 2020) indicating that factors such as recognition, career advancement opportunities, and perceived fairness in rewards significantly impact overall job satisfaction.

Moreover, the neutrality observed regarding the presence of workplace conflict, supervisor-subordinate relationships, and workload indicates that these factors may not strongly influence respondents' overall job satisfaction (Charoensukmongkol, 2022). However, addressing issues related to recognition, career development, and reward fairness could potentially enhance overall satisfaction levels among employees.

Overall, the findings highlight the importance of organizations paying attention to various facets of job satisfaction and implementing strategies to address areas of concern. By fostering a supportive and rewarding work environment, organizations can enhance employee engagement, retention, and overall organizational performance.

Table 3. Level of job satisfaction of the respondents

Job Satisfaction	Mean	Decision
1. Learn Act: I deliberately seek out learning opportunities rather than waiting to be sent to training	3.97	Agree
2. Improve Act: I am proactive in seeking ways to improve what I do	3.96	Agree
3. Goal Plan: I have learning goals designed to enhance my current work assignment and to prepare me for future positions	3.93	Agree
4. Open Talk: There is open communication in my workplace	3.90	Agree
5. Team Joy: I enjoy my coworkers	3.83	Agree
6. Job Praise: When I do a good job, I receive the recognition for it	3.54	Agree
7. Job Train: Overall, the on-the-training I receive is applicable to my job	3.52	Agree
8. Job Pride: I feel a sense of pride in doing my job	3.15	Neutral
9. Equal Perks: The benefits we receive are as good as most other organizations offer.	3.10	Neutral
10. Job Thanks: I do feel that the work I do is appreciated	3.09	Neutral
11. Easy Rules: Many of our work rules and procedure makes doing a good job easy	3.04	Neutral
12. Promotion Hope: There is really much chance for promotion on my job	3.03	Neutral
13. Peace Work: There is little bickering and fighting at work	2.99	Neutral
14. Sub Care: My supervisor shows much interest in the feelings of subordinates	2.92	Neutral

15. Fair Reward: I feel my efforts are rewarded the way they should be	2.76	Neutral
16. Light Load: I have quite a little work to do	2.65	Neutral
Grand Mean	3.34	Neutral

The correlation analysis as presented in Table 4 revealed significant findings regarding the relationship between cooperative schemes benefits, cooperative schemes' management, and job satisfaction. It showed a significant positive relationship between cooperative schemes' management and job satisfaction ($r = 0.307$, $p < 0.01$). However, the correlation between cooperative schemes benefits and job satisfaction was weak and statistically insignificant ($r = -0.018$, $p > 0.01$).

The significant correlation between cooperative schemes' management and job satisfaction highlights the crucial role of effective management practices in shaping employees' overall satisfaction levels within cooperative schemes. This finding aligns with past researches (Koon & Ho, 2021; Adekoya et al., 2019) emphasizing the importance of supportive and transparent management styles in fostering positive work environments and enhancing employee well-being. By prioritizing aspects such as open communication, participatory decision-making, and equitable treatment of members, cooperative schemes can effectively contribute to higher levels of job satisfaction among employees.

However, the weak and statistically insignificant correlation between cooperative schemes benefits and job satisfaction suggests that while the benefits offered by cooperative schemes are important, they may not be the sole determinants of employees' satisfaction levels. Other factors, such as work environment, job autonomy, career development opportunities, and interpersonal relationships, likely play significant roles in shaping employees' overall job satisfaction (Elechi et al., 2018; Ajala, 2017). Therefore, organizations should adopt a holistic approach that considers various aspects of work experience to effectively promote job satisfaction among employees participating in cooperative schemes.

Furthermore, the lack of a significant correlation between cooperative schemes benefits and job satisfaction underscores the need for organizations to ensure that benefits align with employees' needs and preferences (Adekoya et al., 2019; Adetoro & Damilola, 2016). Simply offering benefits may not guarantee satisfaction if they do not address the specific concerns and aspirations of employees. Therefore, organizations should regularly assess and update their cooperative schemes to ensure that they remain relevant and impactful in enhancing employee satisfaction and organizational performance. To sum up, while cooperative schemes offer potential benefits for enhancing employee job satisfaction, the effectiveness of these initiatives largely depends on the quality of management practices employed. By fostering transparent communication, involving members in decision-making, and prioritizing employee well-being, organizations can create supportive and rewarding environments that contribute to higher levels of job satisfaction among employees.

Table 4. The relationship between Cooperative Schemes Benefits, Cooperative Schemes' Management and Job Satisfaction

Variables	Cooperative Schemes Benefits	Cooperative Schemes' Management	Job Satisfaction
Cooperative Schemes Benefits	1		
Cooperative Schemes' Management	-0.079	1	
Job Satisfaction	-0.018	0.307**	1

** Correlation is significant at the 0.01 level (2-tailed).

CONCLUSION

The findings from the analysis of respondents' perceptions of cooperative schemes benefits, cooperative schemes' management, and job satisfaction reveal important insights into the dynamics within organizations implementing these schemes. First, respondents reported frequent access to benefits such as loans, savings culture enhancement, and networking opportunities through cooperative schemes. Additionally, respondents generally perceived cooperative schemes' management positively, agreeing with statements related to effective financial care, clear communication, and member involvement in decision-making. However, while respondents showed moderate levels of job satisfaction overall, there were areas where satisfaction was neutral, particularly regarding aspects such as job pride, recognition, and promotion opportunities.

Furthermore, the correlation analysis suggests that while there is a significant positive relationship between cooperative schemes' management and job satisfaction, the relationship between cooperative schemes benefits and job satisfaction is weak and statistically insignificant. This underscores the importance of effective management practices in shaping employees' job satisfaction within cooperative schemes, highlighting the need for organizations to prioritize transparent communication, member involvement, and supportive leadership to enhance overall satisfaction levels.

Based on the findings, it is recommended that organizations investing in cooperative schemes prioritize enhancing management practices by providing training and development for managers to improve communication, decision-making, and conflict resolution skills, thereby fostering transparency and trust. Additionally, organizations should tailor cooperative scheme benefits to align with employee needs and preferences through regular feedback mechanisms, while also implementing robust recognition and reward systems to acknowledge employee contributions and promote job satisfaction. Furthermore, organizations should offer clear pathways for career development within cooperative schemes and promote a positive work environment that emphasizes teamwork, camaraderie, and work-life balance, ultimately contributing to improved employee satisfaction and organizational success.

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