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Factors Contributing for Members' Satisfaction with Their Cooperatives: The Case of Cooperative in South Wollo Zone, Ethiopia

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Abstract
This study explores the factors that contribute to the satisfaction of members in their cooperatives. A principal component factor solution, with data from cooperative members, delineates two factors that contribute to members' satisfaction in their cooperatives. The two factors retained are labeled as 'cooperatives' internal management and operational issues' (with 7 variables) and 'members' comparative feelings about their cooperatives with non cooperative businesses' (with 5 variables) which explain 35.32 % and 33.93% of variance, respectively. Using the factor score, comparatively SACCO members are more satisfied than other cooperative members. In fact, over all cooperative members are satisfied by their cooperatives in both factors. The study found also that membership duration and members' satisfaction on the 'internal management and operational factor' is negatively correlated. In general, in order to enhance members' satisfaction, cooperatives should work on the management and resource administration, comparative speedy of service, comparative full availability of provisions and provision of special benefit to members' etc.
Keywords: Cooperatives, Members satisfaction, Factor analysis, Satisfaction dimension

1. Introduction

Cooperative societies are organizations that have primary aim of providing needs of their members and enhance the quality of their members' livelihood (Olabisi, MacDonald, Emmanuela, 2015). Dakurah, Goddard and Osuteye (2005) reviewed that for the achievement of these objectives of cooperatives or technically, for cooperatives development and growth, researches considered the importance of members' commitment and satisfaction (Treachter et. al., 2002; Bhuyan, 2001; Bruynis et al, 2001; and Hansen et. al, 2001). Membership commitment and satisfaction are central for a cooperative to achieve its goals and objectives (Bhuyan & Leistriz, 2000; Bruynis et al., 2001, Goldsmith, Hahn & Taylor, 2001; Chaddad & Cook, 2004; Cotterril, 2001; Royer, 1999 as cited in Marete, 2010). The success of a cooperative is often a reflection of member satisfaction and vice versa (Bruynis et al., 2001). So the key to being a successful cooperative is performing functions and providing services to members' satisfaction (Liebrand and Ling, 2014). Members' satisfaction with their cooperatives is of utmost importance especially when we talk about relevance and utility of services extended by cooperatives in present context (Nishi, Sah, and Ram Kumar, 2011).

Member satisfaction is primarily a result of expected and realized benefits of membership (Marete, 2010). Hence, the satisfaction of members creates positive attitudes towards the cooperative. In fact, it also affects both affective and continuance commitment of members (Powell & Meyer, 2004). As might be expected, the more satisfied members were with their cooperative, the less likely they were to drop out or vice versa (Liebrand and Ling, 2014). It is also discussed that satisfied members are more likely to support their cooperative by participating in all cooperative activities. The reverse occurs when members are unhappy. It is evident that members' goals, what they desire from their cooperatives are critically related to why they joined the cooperative in the first place. These goals also affect member satisfaction with the cooperative, their commitment to it, and their participation in its activities (Dakurah, Goddard and Osuteye, 2005).

Considering the relevance of members' satisfaction on the success of cooperatives and members' commitment to their cooperative, discovering the ways to promote members satisfaction by their cooperative as well as the factors that determines members satisfaction is essential. Liebrand and Ling (2014) reported on the regard that the first priority to cultivate member satisfaction with their cooperative appears to be a competent board of directors and a capable management team that do the best job of marketing, minimizing operating costs, and setting satisfactory pricing policies in place. A second area for member satisfaction is sound communications to keep members well-informed of cooperative operations and to provide feedback from members regarding their wishes and concerns Furthermore; researches indicated that organizational rewards, procedural justice and management support contribute to member satisfaction (Schmid, 2004; Rhoades, Eisenberger & Armeli, 2001). Othman, Kari, Jani and Hamdan (n.d) discuused that a full understanding of factors that affect members' satisfaction is crucial to ensure long-term share for the societies in the market. members satisfaction is the base on which cooperatives build their success through decreasing costs. Hence, it is crucial to evaluate cooperative membership satisfaction, because the success or failure of the organization highly depends on it. Therefore, this study is designed identfy the clustered contributing factor for memebrs

satisfaction in their cooperatives.

2. Objective of the study

- To identify cooperatives operational areas at which members have relatively lower satisfaction level
- To investigate the determining factors for member satisfaction in their cooperatives
- To compare satisfaction level over the different groups of cooperative members
- To differentiate level of satisfaction among the different types of cooperatives

3. Significance of the study

Beyond recognizing cooperatives as best tool for solving the socio- economic problem of the people as well as for market imperfection, understanding the satisfaction of members with their cooperative is crucial for the stability and growth of cooperative society in a given country. Hence, as a pioneer study on the issue in the country broadly and particularly in the district, the current study will have importance on providing information about factors which promotes members satisfaction for cooperative promotion offices, management of cooperative societies, cooperative organizers, future researchers and policy makers. I.e. the findings will benefit the government in the formulation of policies and legislation, the cooperative societies in improving service delivery to the members; and the academia in indicating other areas for further studies

4. Research Methods

Mainly factor analysis is used in this study because it helps to identify basic underlying factors that explain a larger number of other related variables in a parsimonious way (Rober and Richard, 2008). It is used to study the pattern of relationship between many satisfaction variables, with the goal of discovering some underlying constructs or factors that binds groups of them together. For this reason, twelve items of satisfaction were surveyed from 102 randomly selected individual members of consumer cooperatives, farmers' multipurpose cooperatives, saving and credit cooperative societies (SACCOs) and from others. In fact, due to missing data the sample some time reduced to 95. The survey was designed with a seven point Likert scale scoring, in which the extent of agreement is expressed by choosing from the following: 1 = strongly disagree, 2 = fairly disagree, 3 = disagree 4= neither disagree nor agree, 5 = agree, 6= fairly agree or 7 = strongly agree. Respondents used this scale to respond on the satisfaction level of agreement on the mentioned items. The question set was designed to cover a wide range of potential contributing factors for members' satisfaction ranging from cooperatives operation to comparative expectation of member in their cooperatives. Finally, these collected data were analyzed using descriptive statistics, correlation and principal factor analysis with orthogonal rotation (varimax). Kruskal-Wallis Test was also conducted to compare the satisfaction levels over the different groups of respondents.

5. Data Analysis and Presentation

5.1. Respondents Profile

Properly completed 95 surveys were used for the analysis of this study and they were from the different types of cooperatives. Among these, majority of the respondents (45.3%) were from farmers' multipurpose cooperative societies. Participants from consumer cooperatives and SACCOs were almost in equal proportion of 22.3% and 27.4% respectively. The remaining few (4.3%) were from other types of cooperatives. Most of the respondents have also cooperative membership experience below 5 years and 6-10 years compositing 44.9% and 34.9% respectively. The remaining respondents (20.2%) have above 11 years of cooperative membership experience. The perspective of both members who serve as a committee member in the management of cooperatives (47.35%) and who don't (52.7%) were taken for the study. In this ample of the study, 27.6 % of participants were female cooperative members. All age groups above 18 years old were also part of this study almost in equal proportion.

5.2. Members' level of satisfaction and relatively improvement demanding and strengthen areas of cooperatives for their member satisfaction

Table 5.1 described that the mean (greater than the average of the scale = 4) of all the items raised to determine the level of members' satisfaction indicated that cooperative members have good satisfaction level over the benefit, and operation and management of their cooperatives. In fact, the mean of the variables of satisfaction were ranked and significance test is conducted between the first and last ranked variables to determine the relative weak and strong areas of cooperatives for their member satisfaction. The result informs that cooperative members believe that they are benefited by being a member of a cooperative and their level of satisfaction on the regard is higher than other variables followed by the 'cooperatives serve members the purpose of establishment' variable which have a statistical significance difference with 'comparative service time speed' and 'comparative full availability' satisfaction variables (See table 5.2 below). Hence, from this we can conclude that cooperatives

should work on the management and resource administration, comparative service speed, comparative full availability of provisions and provision of special benefit to members' in order to enhance members satisfaction in their cooperatives

Table 5.1: Descriptive statistics of items with sorted Mean

SN	Items	N	Mean	Std. Dev.
1	I become beneficiary by being a member of a cooperative (Being beneficiary by becoming a member)	101	5.3465	1.49289
2	My cooperative is serving me for the purpose I am a members of and as per the objective it is established (Coop serve members as per its purpose of establishment)	98	5.1633	1.51755
3	In general I am satisfied with the services provision of my cooperative (coop service provision)	102	5.0392	1.63454
4	My Cooperative offers a secure market/service for me	102	5.0000	1.66502
5	I am satisfied with the quality and appropriateness of services given in my cooperatives(Service quality and appropriateness in coop)	99	4.9899	1.53527
6	In comparison with other organization/s which give similar service to my cooperative, my cooperative is better in its price for the service it gives (Comparative price/cost services in coops)	98	4.9898	1.62769
7	I am happy with the operation and accomplishment of my cooperative (Coop operation and accomplishments)	100	4.8800	1.64089
8	In comparison with other organization/s which give similar service to my cooperative, my cooperative is better in its proximity (Comparative proximity of coops)	99	4.8485	1.53439
9	In comparison with other organization/s which give similar service to my cooperative, my cooperative is better in its quality of service/provision (Comparative quality of services in coops)	100	4.8100	1.72149
10	My cooperative helped me to get alternative for what I didn't have (Coop provide alternative for what members don't have)	100	4.7400	1.91549
11	In comparison with other organization/s which give similar service to my cooperative, my cooperative is better in speedy of service (Comparative speedy of service)	101	4.5941	1.82306
12	I am being satisfied with the management and resources administration of my cooperative	98	4.5612	1.83924
13	In comparison with other organization/s which give similar service to my cooperative, my cooperative is better in giving/ providing complete service(Comparative full availability of provisions in coop)	98	4.3980	1.83179
14	By being a member of cooperative I have got a special benefit (Coop provide special benefit)	99	4.3838	2.12232
	Valid N (listwise)	87		

As discussed above, in order to examine the existence of significance difference over the sorted means of satisfaction variables, the following Paired Samples Test was run as indication.

Table 5.2: Paired Samples Test for identification of relatively improvement demanding area

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Comparative full availability of provisions in coop - Being beneficiary by becoming a member	-.94737	1.94263	.19931	-1.34310	-.55164	-4.753	94	.000
Pair 2	Being beneficiary by becoming a member - comparative speedy of service	.69474	1.51639	.15558	.38583	1.00364	4.466	94	.000
Pair 3	Coop serve members as per its purpose of establishment - comparative speedy of service	.52632	1.62325	.16654	.19564	.85699	3.160	94	.002

5.3. Factors that affect members' satisfaction in their cooperatives

The contributing factors of members' satisfaction in their cooperatives are identified here by using factor analysis which is employed to categorize the variables considered as Factors/ dimensions. A principal component analysis (PCA) was conducted on the 12 items with orthogonal rotation (varimax). Assumptions of sample size sufficiency, items' expected level of correlation and multicolinearity issues for running factor analysis are checked. As we can scan in the correlation matrix table below each 12 item is correlated with other 11 items. As the same for this dataset too, very few items need to have a correlation below .3 and none above .9 for factor analysis (Field, 2009). The determinant value in this CPA analysis correlation metrics is 8.243E-005 (which is 0.00008243) which is greater than the necessary value of 0.00001. I.e items for this analysis are not just simple derivations of another item in the analysis (no multicollinearity issue). To sum up, all items in the satisfaction dimensions correlates fairly well and none of the correlation coefficients are particularly large and small.

Table 5.3: Correlation matrix of a factor analysis, n=95

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Coop service provision (1)	1											
Coop operation and accomplishments (2)	.777**	1										
Service quality and appropriateness in coop (3)	.668**	.760**	1									
Coop serve members as per its purpose of establishment (4)	.604**	.653**	.501**	1								
Being beneficiary by becoming a member (5)	.672**	.695**	.640**	.764**	1							
Coop provide special benefit (6)	.572**	.534**	.467**	.539**	.583**	1						
Coop provide alternative for what members don't have (7)	.582**	.566**	.492**	.503**	.593**	.817**	1					
Comparative full availability of provisions in coop (8)	.291**	.268**	.306**	.236*	.332**	.416**	.430**	1				
Comparative price/cost services in coops (9)	.481**	.453**	.568**	.427**	.616**	.599**	.661**	.405**	1			
Comparative quality of services in coops (10)	.436**	.493**	.507**	.466**	.577**	.579**	.564**	.412**	.595**	1		
Comparative proximity of coops (11)	.468**	.448**	.475**	.464**	.536**	.547**	.651**	.485**	.678**	.741**	1	
Comparative speedy of service (12)	.516**	.506**	.491**	.530**	.588**	.528**	.546**	.527**	.605**	.638**	.749**	1
**. Correlation is significant at the 0.01 level (2-tailed).												
*. Correlation is significant at the 0.05 level (2-tailed).												

a. Determinant = 8.243E-005

Furthermore, the Kaiser–Meyer–Olkin measure verified the sampling adequacy for the analysis, KMO = .891('Great' according to Field, 2009) which is well above the acceptable limit of .5 (Field, 2009). Likewise the Bartlett's Test should be significant at p <5. It mean that the variables are correlated highly enough to provide a reasonable basis for factor analysis. The current dataset Bartlett's test of sphericity is χ^2 (66) = 838.49, p= .000 which indicated that correlations between items were sufficiently large for PCA.

Table 5.4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.891
Bartlett's Test of Sphericity	Approx. Chi-Square	838.487
	Df	66
	Sig.	.000

Finally, an analysis was run to obtain eigenvalues for each component in the data. Due to the exploratory nature of the analysis for the extraction of factors, eigenvalues greater than 1.0 and factor loadings 0.40 or above were retained (Jabnoun and Khalifa, 2005; Caro and Garcia, 2007). Using these criteria, the analysis resulted in two components/factors totaling 12 variables that explained 69.25% of the variance. Considering Kaiser's criterion and scree plot, two components were retained.

The first component/dimension of members' satisfaction explained 35.32 % of variance. The variables in this component have positive factor loadings and variables included are cooperatives operation and accomplishment; cooperatives service provision; being beneficiary by becoming a member; cooperative serve members as per its purpose of establishment; and Service quality and appropriateness in cooperatives. This factor can be called **'cooperatives' internal management and operational issues'** to satisfy members. These

all variables have an average loading factor of .804. The variable 'Cooperatives operation and accomplishment' has the highest coefficient and internal correlation in this factor followed by 'cooperatives service provision' (see table 5.5)**.**

The second component that justified 33.93% of variance has large correlation with the variables including: comparative proximity of cooperatives; comparative speedy of service in cooperatives; comparative quality of service in cooperatives, comparative full availability of provisions in cooperatives, comparative price/cost of service in cooperatives, cooperative provide alternative for what members don't have; and special benefit cooperative provides to members. This factor is members' perceived comparative feelings about their cooperatives with other non cooperative similar organization and it is leveled as '**members' comparative feelings about their cooperatives with non-cooperative business**'. Variables in this component have an average of .72 loading factor. The component has the highest internal correlation with the variable 'cooperatives comparative proximity of cooperatives' followed by 'comparative speedy of service' in cooperatives.

Furthermore, to assess whether the items in the component formed a reliable scale, Cronbach's alpha was computed. The alphas for both factors were above .90, which indicate that the items form a scale that has reasonable internal consistency reliability.

Table 5.5: Commonalities, Eigenvalues, total variance explained, and Factor loading in Rotated Component Matrix

Variables	Component		
	1	2	Commonalities
Coop operation and accomplishments	**.884**		.829
Coop services provision	**.830**		.757
Being beneficiary by becoming a member	**.778**		.764
Coop serve members as per its purpose of establishment	**.767**		.659
Service quality and appropriateness in coop	**.761**		.668
Comparative proximity of coops		**.834**	.781
Comparative speedy of service		**.743**	.693
Comparative quality of services in coops		**.731**	.662
Comparative full availability of provisions in coop		**.730**	.534
Comparative price/cost services in coops		**.707**	.656
Coop provide alternative for what members don't have		**.664**	.679
Coop provide special benefit		**.616**	.628
Eigenvalues	7.027	1.283	
Initial % of variance	58.56	10.69	
Rotation sums of squared loadings	35.32	33.93	
Cronbach's Alpha	.912	.903	

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 3 iterations.

The factor loading of each variable in their respective component is a correlation between a specific observed variable and own component. Higher factor loading value means a closer relationship one variable has with the component. They are equivalent to standardized regression coefficients (β weights) in multiple regressions (Robin Beaumont, 2012; Field, 2009). Hence those retained variables in each component are considered as determinates of members satisfaction in their cooperatives. In fact, this principal component analysis comprehensively revealed that it is not only how the service delivered in cooperatives matters for the satisfaction of members rather how well cooperatives is in comparison with other surrounding similar organization drives their satisfaction about their cooperatives also.

5.4. Comparison of level of satisfaction over the dimensions identified in the factor analysis

A mean comparison test was conducted over the two factors of cooperative members' satisfaction dimensions by taking the Mean of all variables in the 'internal operation dimension and the Mean of variables in the 'members' comparative feelings about their cooperatives with non cooperative businesses' dimension. The analysis result in table 5.6 indicates that there is significant difference on the member satisfaction level over the two dimensions of cooperative members' satisfaction. I.e. cooperative members are more satisfied on the internal operation of their cooperatives than satisfactions on their comparative feeling about their cooperatives with other similar non cooperative organization in different scenario like proximity, speed of service etc.

Table 5.6: Paired Samples Test for dimensions of members satisfaction in their cooperatives

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Cooperatives' internal management and operational issues	5.0695	95	1.36172	.13971
	'members' comparative feelings about their cooperatives with non cooperative businesses'	4.6184	95	1.47940	.15178

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Cooperatives' internal management and operational issues – 'members' comparative feelings about their cooperatives with non cooperative businesses'	.45105	1.08811	.11164	.22939	.67271	4.040	94	.000

5.5. Comparison of members' satisfaction level Among the different types of cooperatives

The Krulskal walllis test compares the mean ranks for the three types of cooperative from which members were respondents of this study. The test statistics shows that in terms of 'cooperatives' internal management and operational issues' satisfaction dimension (p =0.053), there is marginally significant difference on the satisfaction level of different types of cooperative members. The high mean rank indicates high satisfaction level. Hence, considering the mean rank score and test statistics we can conclude that SACCO members are more satisfied in their cooperative averagely in those variables in 'cooperatives' internal management and operational issues' satisfaction' dimension than other forms of cooperatives.

While we see the satisfaction level difference of members in different types of cooperatives in terms of 'members' comparative feelings about their cooperatives with non cooperative businesses' dimension, we can note that there is no statistically significant difference among members in different types of cooperatives. This means that regardless of the types of cooperatives members are in, their perception of comparative feeling about their cooperatives with other similar service giving non cooperative business is the same.

Table 5.7: Kruskal Wallis Test for members' satisfaction level over the types of cooperatives

Ranks

	Membership types of cooperatives	N	Mean Rank
cooperatives' internal management and operational issues	consumer cooperative	21	40.83
	farmers multipurpose cooperative	43	41.44
	SACCO	26	**55.98**
	Total	90	
'members' comparative feelings about their cooperatives with non-cooperative businesses'	consumer cooperative	21	49.60
	farmers multipurpose cooperative	43	47.58
	SACCO	26	38.75
	Total	90	

Test Statistics[a,b]

	Cooperatives' internal management and operational issues	'members' comparative feelings about their cooperatives with non cooperative businesses'
Chi-Square	5.893	2.525
Df	2	2
Asymp. Sig.	.053	.283

a. Kruskal Wallis Test

b. Grouping Variable: Cooperative type in which the respondent is a member

5.6. Comparison of members' satisfaction level over respondents' membership duration

Does membership duration matter for their satisfaction level in their cooperatives? The Krulskal walllis test result indicated that members in different interval of membership duration have different satisfaction level on the internal management and operation of their respective cooperatives. On this dimension of satisfaction, recently joining members with membership duration of below 5 years have better satisfaction level than members with long years of membership experience.

But when we see members' satisfaction level by comparing their cooperatives with other similar service giving organization, the membership duration doesn't matter on their satisfaction level.

Table 5.8: Kruskal Wallis Test for members' satisfaction level over the membership duration

Ranks

	cooperatives' internal management and operational issues						'members' comparative feelings about their cooperatives with non cooperative businesses'					
	membership duration						Membership duration					
	Below 5 years old	from6-10 years	from11-15 years	from 16-20 years	Above 25 years old	Total	Below 5 years old	from6-10 years	from11-15 years	from 16-20 years	Above 25 years old	Total
N	40	31	7	6	5	89	40	31	7	6	5	89
Mean Rank	54.54	38.05	32.86	33.67	42.40		45.14	44.60	57.29	34.17	42.20	

Test Statistics[a,b]

	cooperatives' internal management and operational issues	'members' comparative feelings about their cooperatives with non-cooperative businesses'
Chi-Square	10.448	2.706
df	4	4
Asymp. Sig.	.034	-.608

a. Kruskal Wallis Test
b. Grouping Variable: membership duration

5.7. The Relationship Between Membership Duration and Members Satisfaction

As indicated in table 5.9, there is statistically significant negative correlation between membership duration and satisfaction on the 'cooperatives' internal management and operational issues' r (89) = -.316, p=.003. The negative correlation means that, in general, members who have been a cooperative member for a long period tends to be less satisfied about 'cooperatives' internal management and operational issues', and the reverse is true. The effect size of r=-.316 is considered medium effect (Field, 2009). I.e. members' satisfaction level reduced when they pass more and more membership experience in their cooperatives. This may be justified that most cooperatives don't show growth or improve the beneficence of members in their cooperatives over a period.

Table 5.9: Correlations between membership duration and members satisfaction'

			Members satisfaction on 'internal management and operational issues'	membership duration
Spearman's rho	Members satisfaction on 'internal management and operational issues'	Correlation Coefficient	1.000	-.316**
		Sig. (2-tailed)	.	.003
		N	89	89
	Membership duration	Correlation Coefficient	-.316**	1.000
		Sig. (2-tailed)	.003	.
		N	89	89

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

6. Discussion and Conclusion

Always we should not only say in emphasis that cooperatives are owned and managed by members themselves but further we have to weight as cooperatives are also established to serve members. Just like customers are the destiny determining of business organizations and we care for them as a king, members are the foundation of cooperatives. Hence, the current study emphasized not on the management as well as the economic participation

role of members to their cooperatives but rather it is about the contributing factors for cooperative members satisfaction in their cooperatives because membership commitment and satisfaction are central for a cooperative to achieve its goals and objectives (Bhuyan & Leistriz, 2000; Bruynis et al., 2001, Goldsmith, Hahn & Taylor, 2001; Chaddad & Cook, 2004; Cotterril, 2001; Royer, 1999 as cited in Marete, 2010) as well as member satisfaction determines the success of cooperatives (Bruynis et al., 2001). Satisfaction of members of an organization generally leads to higher levels of commitment and positive attitudes towards the organization (Morgan & Hunt, 1994).

Considering these influential edges of members' satisfaction, different justification is given by many studies on what contributes for cooperative members' satisfaction. Though the current study grouped these contributing factors in to two dimensions as 'internal management and operational issues' and 'comparative feeling of members', most of the findings are in line with prier findings. Considering the factor loadings as standardized regression coefficients (β weights) in multiple regressions (Robin Beaumont, 2012; Field, 2009), this study depicted that cooperatives operations and accomplishment, cooperatives service provision, members feeling of being benefited, cooperatives serve members as per its purpose of establishment, and quality and appropriateness of services in cooperatives are determinates of cooperative members satisfaction level. This study group this all variables as one component which is leveled as 'internal management and operational issues'. Specifically it is also said that operating management factors influence member satisfaction (Schmid, 2004; Bruynis et al., 2001; Bhuyan & Leistriz, 2000 as cited in Marete, 2010) which are timely board meetings, use of strategic resource people, business plans, financial information, member-board relations, governance and linkages with external organization (Bruynis et al., 2001; Bhuyan & Leistriz, 2001). Organizational participation, market potential and economic motivation were found to have strong influence on the satisfaction level of farmers (Nishi et al, 2011).

Distinctively this study also viewed that beyond only considering the internal management and operational issue factors for members' satisfaction, members comparative feelings about their cooperatives with similar non cooperative business organization has substantial contribution for the satisfaction of members in their cooperatives like comparative proximity, comparative full availability of provisions, comparative price/cost, comparative speed of service, comparative quality, cooperatives provide alternative for members don't have, and provision of special benefit. They do have a recommend level of factor loading in the principal component factor analysis.

When we compare the satisfaction level of cooperative members on the identified contributing variables, cooperative members are more satisfied on issues of 'beneficiary by being a member' and 'cooperatives serve members for the purpose of establishment' than on 'comparative service time speed' and 'comparative full availability of provisions' satisfaction dimensions. In broad, it means that cooperative members are more likely to be satisfied in the 'internal management and operational issues' than ''members' comparative feelings about their cooperatives with non cooperative businesses' dimension. i.e cooperative members are not satisfied by their cooperatives while they compare their cooperatives with non cooperative organization in terms of proximity, speed of service, full availability etc. In fact, over all cooperative members are satisfied are satisfied with their cooperatives. But, particularly, SACCO members are more likely to be satisfied in their cooperatives 'internal management and operational issues' than other forms of cooperatives.

7. Recommendations

- In addition to operational and management improvements of cooperatives to promote satisfaction of their members, cooperatives have to enhance the comparative feeling of their members too by like accessing consumer cooperative outlets to members' residential etc because a comparative proximity of their cooperatives, comparative service time speed, members need of special benefit from their cooperative, taking cooperative as alternative for issues member don't have, and other comparative issues are contributors of member satisfaction.
- Members' satisfaction level varies over different types of cooperatives. Hence, future researches shall consider heterogeneity of varies types of cooperatives and find out the peculiar determinates of members satisfaction of each types o f cooperatives which enables concerned bodies to set respective strategies to increase cooperative members satisfaction as well as the cooperative success.
- Furthermore future researches shall empirically investigate the reason why cooperative members' satisfaction level reduces when their membership experience increases.

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