



Constraints in Accessing Services of Cooperative Societies: A Garrett Ranking-Based Study

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HIGHLIGHTS

- Timely availability of inputs was the most critical constraint faced by farmers.
- Credit recovery issues and unclear regulations significantly affect cooperative functioning.
- Service quality and procedural complexity are more important than labour and technical constraints.

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ABSTRACT

Cooperative societies play a vital role in promoting agricultural development by providing farmers with access to credit, inputs, and other essential services. However, farmers often face obstacles in effectively using these services. This study was conducted in the Shahjahanpur district of Uttar Pradesh 2024 to identify the primary challenges farmers encounter when accessing cooperative society services and to gather their recommendations for improvement. A total of 120 farmers were randomly selected from 2 blocks and 12 villages, and data were collected through a structured interview schedule. Garrett's Ranking Technique was used to analyse and prioritize constraints and suggestions based on farmers' perceptions. The findings indicated that the availability of inputs, slow loan recovery, and the absence of clear laws or regulations were key issues. Moreover, complex procedures, weak management, and poor-quality inputs also hinder effective participation in cooperative activities. Farmers suggested timely delivery of inputs, increased technical and marketing support, and better-quality seeds and fertilizers to improve the functioning of cooperative societies. Strengthening management practices and enhancing service delivery are crucial for increasing farmers' participation and ensuring the successful operation of cooperative institutions.

INTRODUCTION

Cooperative societies are widely promoted as essential institutional tools for rural development, poverty alleviation, and smallholder empowerment. They provide members with access to credit, farm inputs, extension services, storage, processing,

marketing, and training, enabling resource-poor farmers to obtain services they could not access individually (Kehinde & Ogundeji, 2022; Chaudhary et al., 2021; Ubana et al., 2019; Uloh et al., 2023). By pooling resources and strengthening collective bargaining power, cooperatives can boost productivity, income, and market access, especially in regions that rely heavily on agriculture (Kehinde &

Ogundeji, 2022; Msosa, 2022; Kpernyam Linda Nadoo, 2025). Despite this potential, members often face significant barriers to accessing cooperative services, limiting both participation and impact. Studies from Nigeria, India, and South Asia identify common obstacles, including inadequate capital and weak financial capacity within cooperatives, which result in insufficient or delayed credit, low loan limits, and a narrow range of financial products (Ume et al., 2022; Singh et al., 2023; Ubandoma et al., 2025; Onah et al., 2025). Organizational and governance issues, including poor leadership, corruption, weak supervision, and a lack of cooperative education, further undermine service delivery and member trust, discouraging active participation and long-term commitment (Onah et al., 2025; Idris, 2024; Ubana et al., 2019; Ubandoma et al., 2025).

Infrastructure and institutional environments also limit access. High transportation costs, poor road conditions, distant service points, and limited extension services reduce the effective availability of inputs, training, and government support programs for cooperative members (Ubana et al., 2019; Kobba et al., 2020; Kumar et al., 2020; Uloh et al., 2023; Ubandoma et al., 2025). Regulatory and policy frameworks may impose burdensome procedures, political interference, or inadequate assistance, restricting cooperatives' ability to expand services and integrate into formal financial and input markets (Onah et al., 2025; Idris, 2024; Uloh et al., 2023). Socio-cultural factors, such as mistrust, low member commitment, conflicts of interest, and gendered barriers, add another layer of difficulty in accessing and effectively utilizing available services (Ubana et al., 2019; Ubandoma et al., 2025; Msosa, 2022). Understanding these complex constraints is essential because evidence shows that simultaneous access to credit and cooperative services significantly increases farm productivity compared with having either one alone or neither (Kehinde & Ogundeji, 2022). A targeted analysis of the financial, organizational, infrastructural, and sociocultural barriers to service access can therefore provide a foundation for policy and institutional reforms that support cooperative societies as tools for inclusive development. The study examines the challenges farmers face in accessing cooperative societies to enhance the effectiveness of these institutions. Cooperative societies are crucial to strengthening rural livelihoods by providing farmers with access to credit, agricultural inputs, and technical support.

METHODOLOGY

The study was conducted in Shahjahanpur district, Uttar Pradesh, which was purposively selected for its dense network of Primary Agricultural Credit Societies and the Shahjahanpur District Cooperative Bank Limited. It also serves as an institutional hub, with the U.P. Council of Sugarcane Research and the KRIBHCO fertilizer plant, creating a unique combination of scientific research and cooperative-led extension services, which is the core of my study. A total of 120 cooperative members were randomly selected from 2 blocks and 12 villages as respondents, ensuring that each had availed at least one cooperative service during the preceding three years. The research followed a descriptive design to identify the major constraints farmers faced in accessing cooperative society services and to obtain their suggestions for improvement. The Garrett ranking technique was used to analyze and prioritize the

identified constraints. Respondents rated 20 identified constraints on a scale from 1 (least severe) to 5 (most severe) to assess their severity. The challenges faced by respondents are not isolated; they are multidimensional. These were categorized into financial, governance, procedural, infrastructural, and human capital constraints to show that, while societies had the infrastructure, their effectiveness was hindered by complexity and a gap in technical extension services.

RESULTS

The perceived constraints respondents faced in accessing cooperative society services were assessed using the Garrett ranking technique. Table 1 presents the total Garrett scores, mean scores, and corresponding ranks, illustrating the relative severity of constraints experienced by respondents. The analysis highlights the major issues farmers encounter when accessing cooperative society services, including institutional, procedural, and service-related barriers. The ranking of constraints provides a clear understanding of the most critical problems affecting the utilization of cooperative society services. This analysis helps identify priority areas that require attention to improve the efficiency and accessibility of cooperative society services for farmers.

DISCUSSION

In Table 1, "inputs are not available at the right time" emerged as the most serious constraint, with a mean Garrett score of 87.76 and a total Garrett score of 10531.20, ranking it first. This indicates that, according to respondents, timely input supply is more important than nearly every other aspect of the cooperative's operation. This is consistent with previous research that found delayed seed and fertilizer supplies to be a significant constraint on output (Kumar et al., 2020; Sabu & Roy, 2024). The second most important constraint was "slow recovery of loan" (mean 83.33, total 9999.60, Rank II). However, this may seem unusual at first. Farmers frequently view a sluggish recovery as a sign of a complicated payback process, frequent visits, and fines, which cause uncertainty and psychological stress (Gautam et al., 2014; Verma & Kumawat, 2020). Their planning remains complicated by the challenges of obtaining new credit while loan accounts remain unpaid (Kumar et al., 2020). "Unavailability of law" received Rank III with a mean Garrett score of 81.50 and a total Garrett score of 9780.00, demonstrating that members suspect the legal and regulatory framework associated with cooperative operations is either lacking, unclear, or improperly conveyed to them (Ao & Jamir, 2020; Sabu & Roy, 2024). The absence of clear legislation may lead to arbitrary conclusions and inadequate accountability, undermining public confidence in the institution (Kumar and Nain 2012; Das et al., 2014). The constraints "lack of quality fertilizers" (mean 79.83, Rank IV) and "procedures and policies difficult to understand by common people" (mean 75.17, Rank V) emphasize once more that members are concerned about quality and procedural complexity in addition to quantity and price (Krishna et al., 2024; Verma & Kumawat, 2020). Farmers who are unfamiliar with the regulations sometimes rely too heavily on employees, which can lead to abuse or favoritism (Gautam et al., 2014). Moderately high mean scores for "lack of proper time management" (73.50, Rank VI) and "lack

Table 1. Garrett ranking of constraints faced by respondents in availing cooperative society services

Constraints faced by the respondents	Mean Garrett Score	Total Garrett Score	Rank
<i>Financial and credit Constraints</i>			
Inadequate capital accumulation	58.67	7040.40	XII
High rate of interest	56.83	6819.60	XIII
Slow recovery of the loan	83.33	9999.60	II
Long time for approval of credit	60.50	7260.00	XI
<i>Administrative and Governance Constraints</i>			
Misused by cooperative staff	63.17	7580.40	X
Government interference	47.17	5660.40	XVII
Lack of cooperation by society staff	53.67	6440.40	XIV
Lack of management by the elected board	71.50	8580.00	VII
Lack of proper time management	73.50	8820.00	VI
<i>Institutional and Procedural Constraints</i>			
Unavailability of the law	81.50	9780.00	III
Procedures and policies are difficult for common people to understand	75.17	9020.40	V
<i>Operational and Supply Chain Constraints</i>			
Inputs are not available at the right time	87.76	10531.20	I
Lack of quality seeds	65.83	7899.60	IX
Lack of quality fertilizers	79.83	9579.60	IV
Technical problems	42.67	5120.40	XIX
Labour shortage	45.50	5460.00	XVIII
<i>Educational and Socio-Psychological Factors</i>			
Illiteracy among farmers	69.67	8360.40	VIII
Lack of awareness among the members of society	51.67	6200.40	XV
Lack of skilled personnel	35.83	4299.60	XX
<i>Informational and Market Constraints</i>			
Weak market information	49.83	5979.60	XVI

of management by elected board" (71.50, Rank VII) indicate disagreement with internal management procedures. Decisions may be postponed, meetings may not take place on schedule, and the elected board may not be able to adequately supervise daily operations (Kumar et al., 2020; Pathania & Meena, 2025). Middle-ranked constraints, such as illiteracy among farmers, lack of quality seeds, and misuse by cooperative staff, show that while there are concerns about human resources, they are not as urgent as issues related to immediate service and legal matters (Gautam et al., 2014; Krishna et al., 2024). Conversely, lack of skilled personnel, technical problems, labor shortages, and government interference received lower mean Garrett scores, placing them at the bottom of the ranking list (XVII to XX). This does not mean they are entirely unimportant; rather, members currently see them as less urgent than issues such as timeliness, quality, and clarity of the law (Kumar et al., 2020; Sabu and Roy, 2024). Overall, the ranking pattern clearly indicates that, for these farmers, the core pain points are the timeliness and quality of services and the clarity of rules, rather than a physical shortage of labor or equipment. Other Garrett ranking tests conducted in other regions of India have shown a very similar dominance of constraints related to government and service quality (Das et al., 2014; Verma & Kumawat, 2020; Ao & Jamir, 2020).

CONCLUSION

The study revealed that members of primary agricultural cooperative societies face several constraints in accessing

cooperative services. The Garrett ranking analysis showed that the major constraints experienced by farmers were the non-availability of inputs at the right time, slow loan recovery, unclear regulations, lack of quality fertilizers, and complex procedures. In contrast, issues such as a lack of skilled personnel and minor technical problems were perceived as less severe. Farmers suggested improvements, including timely delivery of inputs, better technical and marketing support, availability of quality seeds and fertilizers, and provision of affordable credit. Addressing these issues can enhance the efficiency of cooperative societies and improve farmers' access to institutional agricultural services.

DECLARATIONS

Ethical Approval and Consent to Participate: The present study did not require formal ethical approval in accordance with institutional and national guidelines. However, informed consent was obtained from all respondents prior to data collection.

Consent for Publication: All participants provided their consent for the publication of the data included in this study.

Availability of Data and Materials: The datasets generated and/or analyzed during the current study are available from the corresponding author upon reasonable request.

Competing Interests: The authors declare that they have no competing interests.

Author Contributions: AG and RKD conceptualized the research. AG, RKD, and AV developed the experimental design, while AG,

RKD, and SS contributed experimental materials. AG conducted a field survey and data collection. SS and AV performed data analysis and interpretation, and the manuscript was prepared and drafted by MRA. All authors reviewed and approved the final manuscript.

Conflict of Interest: The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have critically reviewed, revised, and approved the manuscript and take full responsibility for its content.

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