

MULTIPLE REGRESSION ANALYSIS OF SOCIO-ECONOMIC PROBLEMS IN WOMEN COOPERATIVES

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ABSTRACT

This study describes and finds out to the Socio- Economic Problems in women cooperative. Here the research identified the Socio- Economic Problems in women cooperative variables are ‘‘Traditional gender norms restrict women’s participation in cooperative activities’ (SEP-1), ‘Household responsibilities limit my involvement in the cooperative’ (SEP-2), ‘Lack of social recognition reduces women’s motivation to participate in the cooperative’ (SEP-3), ‘Low literacy levels among members affect understanding of cooperative activities’ (SEP-4), ‘Limited mobility (difficulty travelling alone) prevents active participation in cooperative meetings and activities’ (SEP-5), ‘Cultural restrictions discourage women from attending training or exposure visits’ (SEP-6), ‘Lack of family support makes it hard for women to take up leadership roles in the cooperative’ (SEP-7) and ‘Women Members lack awareness of cooperative principles and government schemes available to cooperatives’ (SEP-8). In the study to finds out through the Multiple Regression Analysis, which variables are most impacts to women cooperative Socio- Economic Problems

Keywords: Socio- Economic Problems, Women Cooperative, Women challenges

INTRODUCTION

Women’s cooperatives play a vital role in promoting inclusive growth, employment generation, and empowerment among women, particularly in developing economies. However, many women cooperatives continue to face persistent socio-economic problems that limit their effectiveness and sustainability. These problems include limited access to finance, low income levels, inadequate education and skills, restricted market access, and weak participation in decision-making and leadership. In addition, social and cultural norms, gender discrimination, and heavy domestic responsibilities further constrain women’s active involvement in cooperative activities. Understanding these socio-economic problems is essential for designing appropriate policies and interventions that can strengthen women cooperatives and enhance their contribution to women’s empowerment and socio-economic development.

REVIEW OF LITERATURE

Pragya Basnet et al. (2025) examine Tibetan cooperative societies that have operated for over five decades and play a vital role in sustaining the socio-cultural fabric of the Tibetan community. Focusing on cooperatives in Sonada (West Bengal) and Ravangla (Sikkim), the study identifies a range of challenges, including financial, operational, and managerial issues, while highlighting cultural challenges as particularly significant—especially in relation to community relations, market access, and financial sustainability. The study thus extends existing literature on cooperatives within marginalized communities and emphasizes the need for targeted interventions to strengthen their long-term sustainability.

Anjani et al. (2025) examine the handloom weaving sector in Tamil Nadu, highlighting its significant role in cultural preservation and economic development, while noting that the industry faces multiple sustainability-threatening challenges. The study identifies key socio-economic and crisis-related factors affecting weavers’ well-being and stresses the need for targeted policy interventions such as strengthening cooperatives, market diversification, and improving occupational health and safety. It further emphasizes the importance of multiple income sources and gender-sensitive policies to enhance socio-economic outcomes and ensure the long-term survival of both artisans and traditional culture.

Aşiyen Süleymanoğlu et al. (2023) identify multiple challenges faced by women’s cooperatives in Turkey, emphasizing that beyond the economic crisis, a major obstacle is the ambiguity of cooperative legislation and founders’ limited familiarity with legal procedures. Regulatory uncertainty arising from dual affiliation with the Ministry of Trade and the Ministry of Agriculture further complicates the establishment of cooperatives. Additionally, the ongoing economic crisis increases production costs, directly affecting the sustainability and performance of women’s cooperative enterprises.

Savitri Singh (2016) highlights that women’s participation in cooperatives is constrained by persistent gender imbalances that mirror broader societal inequalities. Despite cooperative principles advocating equality, women remain underrepresented in active membership, decision-making, and leadership roles. These challenges are particularly acute in developing countries, where traditional gender roles and the perception that women’s primary responsibilities are reproductive and domestic significantly limit their engagement in cooperative activities.

OBJECTIVE:

To measure the Socio- Economic Problems and Challenges in women cooperative

RESEARCH DESIGN AND SAMPLE

In the present study descriptive research design were adopted. Descriptive research studies are those studies which are concerned with describing the characteristics and attitude of a particular individual, or a group. Here the study describing the women cooperative Socio- Economic Problems and Challenges. Descriptive research is a widely accepted method in fact-finding, and the study includes adequate and accurate interpretation of results. The convenience sampling technique is applied to this study to women cooperative Socio- Economic Problems and Challenges. 568 sample data was collected from women cooperative

ANALYSIS AND INTERPRETATION

The study takes Multiple Regression Analysis of women cooperative Socio- Economic Problems and Challenges

Table- 1: Model Fit Summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
Socio- Economic Problems	0.952 ^a	0.907	0.905	0.24799	1.922

a. Predictors: (Constant), SEP8, SEP1, SEP7, SEP4, SEP5, SEP3, SEP6, SEP2

Model reveals that R- (Multiple Correlation Coefficients) value is 0.952. It is measuring the degree of relationship between the Socio- Economic Problems and the predicted values like, ‘Traditional gender norms restrict women’s participation in cooperative activities’ (SEP-1), ‘Household responsibilities limit my involvement in the cooperative’ (SEP-2), ‘Lack of social recognition reduces women’s motivation to participate in the cooperative’ (SEP-3), ‘Low literacy levels among members affect understanding of cooperative activities’ (SEP-4), ‘Limited mobility (difficulty travelling alone) prevents active participation in cooperative meetings and activities’ (SEP-5), ‘Cultural restrictions discourage women from attending training or exposure visits’ (SEP-6), ‘Lack of family support makes it hard for women to take up leadership roles in the cooperative’ (SEP-7) and ‘Women Members lack awareness of cooperative principles and government schemes available to cooperatives’ (SEP-8).

R-Square (Coefficient of Determination) value is 0.952. It is more than about 95% of the variation of Socio- Economic Problems is explained by the variation in the independent variables. Adjusted R- squared value is 0.907. It adjusts the statistic based on the number of independent variables in the model. That is the desired property of goodness-of- fit statistic.

Furthermore, Durbin-Watson (DW) value exists 0 → 4 is good correction, (0 → 2 is positive auto correction, 2 → 4 negative auto correction) here statistics shows 1.922, it is indicating positive auto correction, (i.e.) good correction.

Table- 2: ANOVA^a

Socio- Economic Problems	Sum Squares	df	Mean Square	F	Sig.
Regression	334.339	8	41.792	679.575	0.000 ^b
Residual	34.377	559	0.061		
Total	368.717	567			

a. Dependent Variable: Socio- Economic Problems

b. Predictors: (Constant) SEP8, SEP1, SEP7, SEP4, SEP5, SEP3, SEP6, SEP2

The F-ratio in the ANOVA table interprets the overall regression model, which is a normal fit for the data. The result of F (8,559) = 679.575 and ‘p’ value 0.000 is less than 0.05 (p < 0.05), the regression model is a good fit for the data; therefore, this model is a linear relationship between the dependent and independent variables.

Table- 3: Relationship between a linear combination of Socio- Economic Problems

Socio- Economic Problems	Unstandardized Coefficients		Standardized Coefficients	t	Sig. P- Value	95% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance (>0.2)	VIF (<5)

(Constant)	-0.31	0.065		-4.73	0.000	-0.48	-0.18		
SEP-1	0.215	0.015	0.301	13.863	0.000	0.184	0.245	0.354	2.823
SEP-2	0.122	0.018	0.147	6.785	0.000	0.087	0.157	0.355	2.820
SEP-3	0.099	0.016	0.127	6.333	0.000	0.068	0.130	0.413	2.421
SEP-4	0.177	0.015	0.203	11.443	0.000	0.147	0.207	0.531	1.882
SEP-5	0.083	0.015	0.099	5.535	0.000	0.054	0.113	0.517	1.934
SEP-6	0.168	0.017	0.188	9.602	0.000	0.133	0.202	0.433	2.308
SEP-7	0.095	0.017	0.091	5.545	0.000	0.061	0.129	0.613	1.630
SEP-8	0.145	0.017	0.165	8.506	0.000	0.112	0.179	.445	2.247

Dependent Variable: Socio- Economic Problems

The above table shows the independent variables of the Socio- Economic Problems all variables highly significant; the p- values are less than 0.01.

It can be seen that the values of VIF of all the predictor constructs are less than 5. The tolerance values the constructs are also more than 0.2. The VIF and Tolerance values are well within the stipulated limits as suggested in the extant literature. Hence, it can be inferred that there is no substantial level of multi collinearity among independent variable, which indicates that multi collinearity is not a problem in this model.

95% Confidence Interval for B's Lower Bound and Upper Bound, both values are positive or both values are negative; it is influence on Lower Bound and Upper Bound, here all variables Lower Bound and Upper Bound both values are positive, so it is significantly influence on Lower Bound and Upper Bound.

FINDINGS

The above table derives the equation of Socio- Economic Problems dependent variables like

$$\text{Socio- Economic Problems} = -0.31 (\beta_0) + \beta_1(0.215) + \beta_2(0.122) + \beta_3(0.099) + \beta_4(0.177) + \beta_5 (0.083) + \beta_6(0.168) + \beta_7 (0.095) + \beta_8 (0.145)$$

The significant variables are comparing with Standardized Coefficients β -values; the resulted that the first influenced Socio- Economic Problems variable is 'Traditional gender norms restrict women's participation in cooperative activities' (SEP-1), the β -value is 0.301. The second influenced variable is 'Low literacy levels among members affect understanding of cooperative activities' (SEP-4), the β -value is 0.203. The third influenced variable is 'Cultural restrictions discourage women from attending training or exposure visits' (SEP-6), the β -value is 0.188.

CONCLUSION

The study concludes most influenced Socio- Economic Problems is 'Traditional gender norms restrict women's participation in cooperative activities' and 'Low literacy levels among members affect understanding of cooperative activities' then 'Cultural restrictions discourage women from attending training or exposure visits'.

SUGGESTIONS

The significant influence of Socio economic problem on women cooperatives suggests that managers and cooperative leaders should adopt inclusive and welfare-oriented management practices. This includes designing flexible working arrangements, promoting income diversification activities, and facilitating access to basic social support services such as childcare, health awareness programs, and adult education. By addressing members' socio-economic constraints, managers can improve participation levels, commitment, and overall cooperative effectiveness.

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