A TREATISE ON THE UPPER ECHELON'S WOMEN EMPOWERMENT AND ITS INFLUENCE ON THE OPERATIONAL EXCELLENCE OF WOMEN COOPERATIVES IN KERALA

Thesis
Submitted to the University of Calicut
For the award of the degree of

Doctor of Philosophy in Commerce

FARISA ABDUL AZEES

Under the Supervision of

Dr. SRAVANA K.
Associate Professor
Dept. of Commerce and International Business
Central University of Kerala

Post Graduate and Research Department of Commerce
Government College Madappally, Kerala
(Affiliated to the University of Calicut)

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DECLARATION

I, Farisa Abdul Azees, hereby declare that the thesis entitled "**A Treatise On The Upper Echelon's Women Empowerment And Its Influence On The Operational Excellence Of Women Cooperatives In Kerala**", submitted to the University of Calicut in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy in Commerce is a record of the bonafide research work done by me, under the supervision and guidance of Dr. K. Sravana, Associate Professor, Central University of Kerala, Kasaragod (Research Supervisor, Post Graduate and Research Department of Commerce, Govt. College Madappally). It has not formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title to any candidate in any University before. The contents of this thesis have undergone plagiarism check using the iThenticate Software at C.H.M.K. Library, University of Calicut, and the similarity index was found within the permissible limit. I also declare that the thesis is free from AI generated contents.

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डॉ. के. श्रवणा
Dr. K. SRAVANA
सह प्राध्यापक / Associate Professor
कॉमर्स एण्ड इंटरनेशनल बिजनेस विभाग
Department of Commerce & International Business
केरल केन्द्रीय विश्वविद्यालय / Central University of Kerala
पेरिया, कासरगोड, केरल-671320 / Periye, Kasaragod, Kerala-671320

GOVERNMENT COLLEGE, MADAPPALLY
KOZHIKODE DISTRICT
PIN: 673 102
MADAPPALLY COLLEGE P.O.

Post Graduate and Research Department of Commerce
Government College Madappally
(Affiliated to the University of Calicut)
Madappally College P.O. PIN – 673102, Kerala, India

Dr. Sravana K
Associate Professor,
Central University of Kerala.
Research Supervisor,
PG & Research Dept. of Commerce,
Govt. College Madappally

Mob No.: 9846272728
Email: drksravana@gmail.com

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Dr. Sravana K
Research Supervisor

डॉ. के. श्रावणी
Dr. K. SRAVANA
सह प्राध्यापक / Associate Professor
कॉमर्स एण्ड इंटरनेशनल बिजनेस विभाग
Department of Commerce & International Business
केरल केन्द्रीय विश्वविद्यालय / Central University of Kerala
पेरिया, कासरगोड, केरल-671320 / Periye, Kasaragod, Kerala-671320

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Dedication

This work is lovingly dedicated to my dear parents, Mr. Abdul Azees Erambath and Mrs. Shajida Abdul Azees, whose unwavering support has been my greatest strength. To my beloved husband, Mr. Mohammed Ansab E.P., whose encouragement lights my path; my cherished sisters, Dr. Farseena, Ms. Farha, and Ms. Huda, and my one and only brother, Kanz Abdul Azees, who fill my life with boundless inspiration.

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Farisa Abdul Azees

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ANOVA	Analysis of Variance
AVE	Average Variance Extracted
BoD	Board of Directors
CAMIS	Cooperative Audit Monitoring & Information System
CB-SEM	Covariance-Based Structural Equation Modeling
CEO	Chief Executive Officer
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CI	Continuous Improvement
CMIN	Chi-square Minimum
CR	Composite Reliability
CR	Critical Ratio
CSF	Critical Success Factors
DF	Degree of Freedom
DM	Decision Making Capability
EE	Economic Empowerment
GFI	Goodness-of-Fit Index
HRM	Human Resource Management Practices
HLSCM	Humanitarian Logistics & Supply Chain Management
IC	Involvement Culture
L	Leadership
LFPR	Labour Force Participation Rate
LSG	Local Self Goverment
LSS	Lean Six Sigma

NFI	Normed Fit Index
OC	Organizational Commitment
OPEX	Operational Excellence
OS	Operations Strategy
PCFI	Parsimonious Comparative Fit Index
PGFI	Parsimonious Goodness of Fit Index
PFSC	Perishable Food Supply Chain
PNFI	Parsimonious Normed Fit Index
PRSIMA	Preferred Reporting Items for Systematic Reviews and Meta-Analyses.
RMSEA	Root Mean Square Error of Approximation
SCC	Supply Chain Collaboration
SD	Standard Deviation
SE	Self- Esteem
SEWA	Self- Employed Women's Association
SF	Self- Efficacy
SHG	Self-Help Groups
SME	Small & Medium Enterprises
SPSS	Statistical Package for Social Sciences
SRMSR	Standardized Root Mean Square Residual
SY	Psychological Empowerment
TLI	Tucker-Lewis Index
TMT	Top Management Team
UET	Upper Echelon's Theory
WCS	Women Cooperative Societies
WCP	Women's Component Plan
WE	Women Empowerment
WWF	Working Women's Forum

A Treatise on the Upper Echelon's Women Empowerment and its Influence on the Operational Excellence of Women Cooperatives in Kerala

Farisa Abdul Azees
Research Scholar

Dr. Sravana K.
Researsch Supervisor

Abstract

In the era of Women Empowerment backed by the growth through Cooperation notion, further identifying the support of many scholars and even the Top Management Teams (TMT) of the organizations towards the Women In Management (WIM) Concept, the present study was plotted in the context of Women Cooperative Societies (WCS) for testing the main ideology behind the Upper Echelon's Theory (UET) that the strategic choices and the resulting performances of an organization is greatly affected by the cognitive level and values and depends on how the decision-makers perceive the situation. Since the researcher tries to test the UET theory in the context of Women Cooperative Societies, the personality characteristics selected for the study are the Women Empowerment Indicators, which touches all the dimensions of the mental capability of a woman in the dimensions of Personal Empowerment, Social empowerment and Workplace Empowerment. The Operational Excellence factors identified through systematic review of the past literatures were- Leadership, Human Resource Management, Operations Strategy and Involvement Culture. For the same, the researcher derived 265 sample responses through structured interview schedule, which was found apt for the study during the pre-test phase of the study. Data were analysed using percentages, descriptive statistics, ANOVA, CFA and CB-SEM. The study stands out as it put-forth a full model for analyzing the impact of Women empowerment indicators on the Operational Excellence factors which may be further used by for future researches to further develop the model or test it in a different context. The study found that salary had an influence on the self-esteem of the secretaries, and that work-experience had an influence on the Leadership, Decision making capability and the Psychological Empowerment of the respondents. SEM results showed that all the Empowerment indicators had impact on atleast one of the OPEX factors except the operations strategy of the firm. On the same vein, Decision-making capability of the was the only empowerment indicators that was found to have an impact on the operations Strategy in WCS. The originality of the study can be presented as a new approach to the UET theory using the variables, other than that are already experimented by the past scholars of the theory. The researcher provides implications of the study and recommendations to the Cooperative Department and the Policy makers in general so that the WCS can be improved by raising the empowerment indicators.

Key Words: Operational Excellence, Women Empowerment, Upper Echelon Theory, Women Cooperative Societies.

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ഗവേഷണ മാർഗ്ഗദർശി

സംഗ്രഹം

സഹകരണ സങ്കൽപ്പത്തിലൂടെയുള്ള വളർച്ചയുടെ പിൻബലമുള്ള സ്ത്രീശാക്തീകരണത്തിന്റെ കാലഘട്ടത്തിൽ, വിമൻ ഇൻ മാനേജ്മെന്റ് (WIM) എന്ന ആശയത്തിന് നിരവധി പണ്ഡിതന്മാരുടെയും സംഘടനകളുടെ മുൻനിര മാനേജ്മെന്റ് ടീമുകളുടെയും (TMT) പിന്തുണ കൂടുതൽ തിരിച്ചറിഞ്ഞുകൊണ്ട്, സ്ത്രീ സഹകരണ സംഘങ്ങളുടെ (WCS) സന്ദർഭത്തിൽ തന്ത്രപരമായ തിരഞ്ഞെടുപ്പുകളും ഫലങ്ങളും ഒരു ഓർഗനൈസേഷന്റെ പ്രകടനത്തെ വൈജ്ഞാനികനിലയിലും മൂല്യങ്ങളിലും വളരെയധികം ബാധിക്കുന്നു, കൂടാതെ തീരുമാനമെടുക്കുന്നവർ സാഹചര്യം എങ്ങനെ കാണുന്നു എന്നതിനെ ആശ്രയിച്ചിരിക്കുന്നു എന്ന അപ്പർ എച്ചലോൺസ് തിയറി(UET)യുടെ പിന്നിലെ പ്രധാന പ്രത്യയശാസ്ത്രം പരിശോധിക്കാൻ വേണ്ടിയാണ് ഇപ്പോഴത്തെ പഠനം ആസൂത്രണം ചെയ്തത്. വനിതാ സഹകരണ സംഘങ്ങളുടെ പശ്ചാത്തലത്തിൽ UET സിദ്ധാന്തം പരീക്ഷിക്കാൻ ഗവേഷക ശ്രമിക്കുന്നതിനാൽ, പഠനത്തിനായി തിരഞ്ഞെടുത്ത വ്യക്തിത്വ സവിശേഷതകൾ സ്ത്രീ ശാക്തീകരണ സൂചകങ്ങളാണ്, ഇത് വ്യക്തിഗത ശാക്തീകരണം, സാമൂഹികശാക്തീകരണം, ജോലിസ്ഥല ശാക്തീകരണം എന്നീ തലങ്ങളിൽ സ്ത്രീയുടെ മാനസികശേഷിയുടെ എല്ലാ മാനങ്ങളെയും സ്പർശിക്കുന്നു. ശാക്തീകരണവും ജോലിസ്ഥല ശാക്തീകരണവും. മുൻകാല സാഹിത്യങ്ങളുടെ ചിട്ടയായ അവലോകനത്തിലൂടെ തിരിച്ചറിഞ്ഞ പ്രവർത്തന മികവ് ഘടകങ്ങൾ ഇവയായിരുന്നു- നേതൃത്വം, ഹ്യൂമൻ റിസോഴ്സ് മാനേജ്മെന്റ്, ഓപ്പറേഷൻസ് സ്ട്രാറ്റജി, ഇൻവോൾമെന്റ് കൾച്ചർ. അതിനായി, പഠനത്തിന്റെ പ്രീ-ടെസ്റ്റ് ഘട്ടത്തിൽ പഠനത്തിന് അനുയോജ്യമെന്ന് കണ്ടെത്തിയ ഘടനാപരമായ അഭിമുഖ ഷെഡ്യൂളുകളിലൂടെ ഗവേഷകൻ 265 സാമ്പിൾ പ്രതികരണങ്ങൾ കണ്ടെത്തി. ശതമാനം, വിവരണാത്മക സ്ഥിതിവിവരക്കണക്കുകൾ, ANOVA, CFA, CB-SEM എന്നിവ ഉപയോഗിച്ച് ഡാറ്റ വിശകലനം ചെയ്തു. പ്രവർത്തന മികവിന്റെ ഘടകങ്ങളിൽ സ്ത്രീ ശാക്തീകരണ സൂചകങ്ങളുടെ സ്വാധീനം വിശകലനം ചെയ്യുന്നതിനുള്ള ഒരു സമ്പൂർണ്ണമാതൃക അവതരിപ്പിക്കുന്നതിനാൽ ഈ പഠനം വേറിട്ടുനിൽക്കുന്നു, ഇത് ഭാവിയിലെ ഗവേഷണങ്ങൾക്ക് മോഡൽ കൂടുതൽ വികസിപ്പിക്കുന്നതിനോ മറ്റൊരു സന്ദർഭത്തിൽ പരീക്ഷിക്കുന്നതിനോ ഉപയോഗിപ്രദമായേക്കാം. ശമ്പളം സെക്രട്ടറിമാരുടെ ആത്മാഭിമാനത്തിൽ സ്വാധീനം ചെലുത്തുന്നുവെന്നും പ്രതികരിക്കുന്നവരുടെ നേതൃത്വം, തീരുമാനമെടുക്കാനുള്ള കഴിവ്, മനഃശാസ്ത്രപരമായ ശാക്തീകരണം എന്നിവയിൽ പ്രവൃത്തിപരിചയം സ്വാധീനിക്കുമെന്നും പഠനം കണ്ടെത്തി. സ്ഥാപനത്തിന്റെ പ്രവർത്തനതന്ത്രം ഒഴികെ എല്ലാ ശാക്തീകരണ സൂചകങ്ങളും ഒപെക്സ് ഘടകങ്ങളിലൊന്നിലെങ്കിലും സ്വാധീനം ചെലുത്തിയതായി SEM ഫലങ്ങൾ കാണിക്കുന്നു. അതേ സിരയിൽ, ഡബ്ല്യുസിഎസിലെ പ്രവർത്തനതന്ത്രത്തിൽ സ്വാധീനം ചെലുത്തുന്നതായി കണ്ടെത്തിയ ഒരേയൊരു ശാക്തീകരണ സൂചകം തീരുമാനമെടുക്കാനുള്ള കഴിവ് മാത്രമായിരുന്നു. യുഇടി സിദ്ധാന്തവുമായി ബന്ധപ്പെട്ട് മുൻകാല പണ്ഡിതന്മാർ ഇതിനകം പരീക്ഷിച്ചതിൽനിന്നും വ്യത്യസ്തമായ വേരിയബിളുകൾ ഉപയോഗിച്ച് യുഇടി സിദ്ധാന്തത്തിലേക്കുള്ള ഒരു പുതിയ സമീപനമായി അവതരിപ്പിക്കാൻ കഴിയുമെന്നതാണ് ഈ പഠനത്തിന്റെ മൗലികത. ശാക്തീകരണ സൂചകങ്ങൾ ഉയർത്തി ഡബ്ല്യുസിഎസ് മെച്ചപ്പെടുത്താൻ ഗവേഷക പഠനത്തിന്റെ സൂചനകളും ശുപാർശകളും സഹകരണ വകുപ്പിനും പൊതുവിൽ നയ നിർമ്മാതാക്കൾക്കും നൽകുന്നു.

പ്രധാന വാക്കുകൾ: പ്രവർത്തന മികവ്, സ്ത്രീ ശാക്തീകരണം, ഉയർന്ന തലത്തിലുള്ള സിദ്ധാന്തം, വനിതാ സഹകരണ സംഘങ്ങൾ.

Chapter 1

INTRODUCTION

1.1 Background of study

"To educate your women first and leave them to themselves, they will tell you what reforms are necessary." - Swami Vivekananda. With this quote, we can understand the need for well educated women in the society. The educated and independent women contribute highly to the society in many ways. It is for this reason that the Govt. had taken many measures to ensure that all women who desire to be independent have an opportunity to be so. The percentage of women participating in labour force in rural areas rose by 12.0% points to 36.6% in 2021–22, which in the context of dependent rural women is a drastic increase, from 24.6% in 2017–18. However, compared to rural areas, female participation was noticeably lower in metropolitan areas, while the female labour force participation rate (LFPR) increased by just 3.4% points in urban areas, which in comparison to rural areas is negligible, from 20.4% in 2017–18 to 23.8% in 2021–2022 (Ministry of Labour and Employment, 2023). Engaging in a community-based empowerment program for women in India enhances an individual's physical mobility, political engagement, and career opportunities (Kandpal et al, 2012).

Women's empowerment is necessary because, in today's world, they must attain the same level of authority as males. Increased female literacy encourages and promotes children's education, particularly for female children, and lowers the infant mortality rate, all of which contribute to a better quality of life both within and beyond the family. Enhancing the ability of an individual or even a group to make decisions and subsequently translate those decisions into desired actions and results is known as empowerment. Giving someone the authority and power to carry out their assigned responsibilities is another definition of empowerment in the context of management (Jain, 2018). The advantages of a higher education included improved status within the family and financial independence. It also gave the women the ability to change

the discriminatory policies (Malik and Courtney, 2011). Strong women were viewed in high-ranking business roles, and were seen challenging the men in their workplaces and advancing to the top (Banerjee, 2012). The employment and empowerment are perceived strongly related. In the context of development processes, Brohman (1996) proposed three elements or dimensions of empowerment: participatory methods, communal decision-making and action, and self-help and self-reliance. The participation as an end is what fuels empowerment. Working is crucial for empowerment, and women who work are more likely to be empowered than those who do not, however the strength of the association varies according to empowerment indicators. Women who work in specific occupations are more likely to experience empowerment, and different aspects of employment are linked to some of the indicators of empowerment (West, 2006).

The Central and State Government has concentrated more on grant- and subsidy-based initiatives to eradicate poverty since the 1950s. In 1993, Rashtriya Mahila Kosh was established to offer women microfinance services. The SEWA bank was established in 1971 by the Self-Employed Women's Association (SEWA) specifically to support self-employed women for productive purposes. In order to support women who were living in slum regions and small-scale sellers, the Working Women's Forum (WWF) was founded in Chennai in 1970 (Sunil & Patil, 2013).

The role of cooperatives in achieving the employment- empowerment objective is massive. It is because employees are their own employers, buyers are their own suppliers, borrowers are their own lenders, and producers are their own customers. The goal of cooperation is to cut out the intermediary. Cooperative stores do away with fees for retailers and wholesalers; cooperative marketing does away with commission agents; and cooperative credit does away with the money lender. But the main barrier to the flourishment of these organizations is that of marketing (Vasanthakumari, 2002). The women cooperatives are organized with the aim of empowering and employing the women to provide them with all the necessary support for upgrading their status of life. Their motto is “By women For Women”. The owners and the beneficiaries are all women. They strive to provide employment opportunities

to rural women and financial help through loans and other micro-credits to set up their own self-employment platforms. They also provide with training programs to help them with their startups and promotion of their products.

From the understanding of Women Cooperative Societies and their functions, we could conceive that WCS are a place where the organizational performance concentrates to the hands of women by its formation and principles. It can also be perceived that the task of managing human capital has become a key and significant concern for today's corporate environment. All industries in the world are experiencing a sharp increase in demand for talent. These days, corporations are recognizing the brilliance of women and giving them equal opportunities, and they are competing on an equal footing with males. Employers aim to select the most skilled candidates, regardless of their gender. In every field, women are becoming more and more prevalent. Additionally, they are pioneers of change and rising stars in their respective fields (Jain, 2018). The role of women in the top of management are also being understood and accepted, though there are still a glass ceiling to trap their advancements. The women managers are increasingly attaining recognitions by completing their roles and responsibilities with utmost sincerity and perfection. Some researchers even found evidences that the empathetic nature of women are more apt and fruitful for the positions of managers and leaders (Harel et al., 2003, Castiglione et al., 2022; Smith et al., 2006).

All these positivity led to the notion that employed women are empowered. So, to what extend this empowerment is depicted in the organizational performance is the main focus of this study. This is backed by the theory that leaders' characteristics and personality traits have an effect on the organizational performances, which was proposed by Hambrick and Mason in 1984 known as the Upper Echelon's Theory. Here, the organizational Performances are measured using the Operational Excellence factors as the concept of Operational Excellence depicts a wider picture of organizational performance in the sense it refers to a continuous improvement process through reduction of wastage and improvement of Quality to attain an international advantage in competency and performances. The phrase "operational excellence" is

now practically used interchangeably across a variety of academic fields and organizational roles (Found et al., 2018). Increasing organizational efficiency in several crucial areas of company operations that directly impact earnings is the aim of operational excellence, which has gained appeal among many firms as a means of boosting competitiveness. Gaining a sustained competitive advantage and achieving performance excellence depend heavily on organizational capabilities (Asif & Searcy, 2014). But the literatures shows that the role of leadership characteristics are also not minimal and that argues that women are capable to succeed in the role of leaders in the organizations and maximize the organizational performances if given the chance to exhibit their ingenuity, creativity an innovative ability and a drastic change be brought up in the corporate environment, conditions of service and practice to capture the women rightful positions as a good bundle of opportunities. (Okebaram & Etop, 2008). Furthermore, The gender diversity was found to have a significant positive impact on the productivity at the various levels of the organization (Delgado-Piña et al., 2020).

Women Cooperative Societies are targeted in the study to further comprehend the relationship between the Women Empowerment indicators and the Operational Excellence as the researcher perceives that the WCS are the most suitable platform to understand the strength of both the constructs simultaneously.

1.2 Statement of the Problem

Women have historically been underrepresented in society. SHGs give women a platform where they are motivated to take on leadership roles. In addition to giving them access to financial services, it has shown to be a useful tool in helping them get closer to both social and financial independence. They gain autonomy in managing their Self-Help Groups (SHGs) by taking decisions on group activities and developing their leadership skills to advance, albeit gradually. This helps them become more assertive and self-assured. Women have long been questioned, criticized, and discussed as leaders in society (Arora & Singh, 2018). Still there are more men than women in the highest administrative roles held by different organizations (Moran, 1992). But women advance their ways to top management because they can

accomplish the aims of the group rather than just their own, women leaders have the ability to bring about transformation. The empowerment can be reflected in the three main dimensions of a woman's life. These are personal dimension, social dimension and workplace dimension. The personal dimension pertains to self-advancement. The self-esteem and self-efficacy fall under the personal empowerment dimension. Similarly, decision-making capability and economic empowerment can be attributed to the social dimension of empowerment. Psychological empowerment at workplace and the organizational commitment they have falls under the workplace dimension. Knowing to what level these empowerment indicators are prevalent among the working women are worth the time and study.

Despite the large number of women who have achieved supervisory and managerial positions, management in general is still perceived as a man's domain (Singh, 2003). The Women Cooperative Societies are built upon the principle that the owners and beneficiaries are all women. Thus, the secretaries and the Board members are necessarily women. In most cases, when female managers receive a promotion or other recognition for their achievements, their male coworkers frequently take affront. They believe that what was rightfully theirs has been taken away from them (Singh, 2003).

Here, WCS provides women with opportunity to lead and flourish their career path. In such a scenario, the researcher found it most appropriate to study the secretaries of Women Cooperative Societies to know the reach of Women Empowerment indicators among the working women as the secretaries of WCS are both Superior to the employees and falls under the control of Board. They occasionally struggle to win over both superiors and subordinates (Singh, 2003). Yet there are many advantages to women managing women. According to several studies, senior women do help women in the workplace. Some of the ways they do this include via mentoring, empowering their colleagues, improving networking abilities, and serving as positive role models (Ely et al., 2011; Ibarra et al., 2010).

The secretaries and the Board are in charge of the organizational performances of the WCS. Many studied have been conducted on the operational excellence of manufacturing institutions and others in various sectors of the economy. But service

sector as such is yet to be deeply studied. The service sector was found to be the sector were the OPEX implementation was minimal (J. Antony et al., 2023)**.** Continuous performance improvement is the goal of operational excellence, or OPEX. It tries to build strategies to address two main challenges as to have a high level of quality and performance and quick adaptive capabilities and responsiveness to changing demands (Carvalho et al., 2023). There are many models for attaining OPEX like Lean measures, Six Sigma methods etc. the results of which can be seen in various determinants of operational excellence in the organizations. The OPEX in Cooperative Sector is seldom studied and prevalence of OPEX in the same are yet undiscovered. Here, the researcher focuses on the determinants of OPEX that are provided in the past literatures pertaining to the service sector. These are- Leadership, Human Resource Management, Operations Strategy and Involvement Culture.

The WCS is a place where both the WE and OPEX can be studied simultaneously. There are various theories to the Women Empowerment such as the Similarity-Attraction Theory, Social Identity Theory and the UET. In the light of Upper Echelon Theory (UET), the researcher carried out the study on how the characteristics of the Leaders impact the Organizational performances of the institution under study. According to the upper echelons theory, organizational outcomes can be accurately predicted in relation to the degree of managerial discretion (Hambrick, 2007). Hambrick and Mason, (1984) argue that this happens as a result of the correlation between demographic traits and the many cognitive frameworks, beliefs, and perceptions that affect managers' decision-making. Here, the researcher tries to find out how the personal empowerment, social empowerment and Workplace empowerment indicators holds an impact on the Leadership, HR, Operations Strategy and the involvement culture in the WCS.

In the existence of these factors and the supporting theories, the researcher formulated the following research questions to which the answers are sought in this study:

- Is the notion employed is equal to empowered true?
- How empowered are the secretaries of WCS in relation to the WE indicators considered for the study

- Does the job characteristics have any role in shaping the opinion on Women Empowerment indicators in the WCS
- What is the prevalence of determinants of Operational excellence in the WCS.
- Does the Demographic profile and the Job specific characteristics any effect in the Operational Excellence factors in WCS
- Does Women Empowerment advocate OPEX success factors in WCSs.
- How does the decision-making capability mediate the relationship of Self-esteem and Leadership?

1.3 Significance of the Study

The main focus of the 2001 National Policy issued on behalf of the Empowerment of Women is to grow, develop, and empower women. Based on this, a sector-specific three-pronged approach was implemented, emphasizing gender justice, economic, and social empowerment as well as legal empowerment. Apart from this, The Women's Component Plan (WCP) was implemented at the Local Self Government (LSG) level by the Kerala government (Mamminiyan, 2021). Kerala had a 27.1 percent female labour participation rate for individuals 15 years of age and over in 2019–20; the percentage for whole of India was lower, at 28.7 percent. In Kerala, 21% of working-age women were employed in 2018–19, with nearly half of them in regular paying positions. This is about twice as many as in the rest of India. In addition, Kerala has a higher percentage of female employers than other states—2%—while other states only have 0.6 percent. Women who have completed a post-graduate degree or more than 70% of them work for pay. Women are more likely to work in knowledge economy fields like education, finance, law, and so forth as their educational attainment rises. However, in many sectors, women's access to higher occupational statuses is restricted when comparing their occupational profiles to those of their male counterparts. Compared to men, very few women work as managers or senior professionals (Fourteenth Five-Year Plan (2022-2027). Even though all these arrangements have been made to ensure women empowerment in the state, a deep

study on the working women have not yet been made in terms of the women empowerment indicators.

Co-operatives are expected to function in a manner as to ensure a fair return to the producers, while at the same time providing to the consumers at reasonable prices. And it provides employment to the unemployed maintains the standard of living and prevents concentration of wealth in a few hands. The main objective of co-operatives is to promote over all welfare not only of the individual members but also of their families. Such is the case of WCS. Till date, most of the studied conducted in the field of cooperation are from the point of view of the beneficiaries. It has been proven that the Cooperative sector indeed helps in improving the socio-economic status of backward classes and women in case of the Women Cooperatives. Some authors have tried to explain the organizational performances of the Cooperative entities as well. The success of Cooperative entities thus studied were not significant. There was much risk for losses in the findings of those previous studies. Nair & Moolakkattu, (2015) concludes that the state's gender relations and property rights framework, as well as the way local male politicians have manipulated society for their own political ends, severely limit the extent to which women can be empowered through women's cooperatives, which clearly shifted the focus from the need for better living conditions for women. Moreover, the Women cooperative Societies have been studied for their contribution to women empowerment through the provisions for employment creation and effects of training programs to their beneficiaries. Little consideration is given to the employees of WCS and the empowerment they attained.

While looking into the organizational performances, Operational excellence is essential for the growth of organization and of all sizes of industries due to its characteristics of search of quality, efficiency and effectiveness (Aguilera et al., 2019). Its study enables one to attain knowledge on how good the management processes and strategies are implemented in the organizations and how good the organization is performing in terms of their HR, Leadership and organizational culture dimensions. OPEX helps to reduce cost and improve the quality of working. As an entity which was criticized for poor performances by many authors, it was high time

where their performances should be measured in the times where computerization and various other grants and subsidies being provided by the govt. and as more and more WCS are being set up all over the state.

Furthermore, a link between the Operational Excellence in the WCS and Women Empowerment indicators have seldom been drawn in the literatures. As per the UET theory, there is a significant positive relation between the Leader characteristics and the performances of the organization. So, drawing a clear picture of the relationship between the two would give the authorities implications on how the leaders should be selected and what training should be given to them so that the organization may flourish.

1.4 Scope of the Study

- This study was conducted in the descriptive and analytic features. It is meant to describe the population under study using the sample units and also analyse the relationship between the women empowerment indicators and the operational excellence factors in the Women Cooperative Societies in Kerala.

- The respondents of the study are constricted to the women secretaries of the Women Cooperative Societies in Kerala. This choice was from the perspective that Women Empowerment can be best understood from the Women perspective and that the UET theory application requires the Leadership characteristics to have an influence on the organizational performances. Hence, the Male Secretaries of the Women Cooperative Societies are exempted from the study.

- The study here is based purely on primary data collected through structured interview schedules that the researcher prepared based on the literatures and customized based on the pre-test and pilot study. The data were collected from the Women Secretaries of WCS for a period from 2022 to 2024.

- Hence the study is limited to the Women empowerment concept from the perspective of the Women Managers. The Board members and female employees are exempted from the scope. The Middle management employees who are superior to the lower- level employees and subordinate to the Board are considered

apt for the study to get the clear picture of the organizational performance of the WCS in Kerala.

- There are many indicators that depicts the Women Empowerment. Here, the researcher had limited the study to those indicators that are best adapted in an organization similar to a banking firm. These include the Self-Esteem and Self-Efficacy (Personal Empowerment Indicators), the Decision- Making capability and Economic Empowerment (Social Empowerment) and the Psychological Empowerment at work-place and the Organizational Commitment (Workplace Empowerment).

- Similarly, there are various measure to analyse the Operational Excellence of an organization. The researcher was adamant to adopt the most critical success factors that indicate that an organization had achieved Operational Excellence. These include Leadership, Human-resource Practices, Operations Strategy and Involvement Culture of the organization.

- The study is limited to finding any relationship that exists between the job characteristics of the Secretaries of WCS and the variables under study, along with analysing the UET theory in the WCS by connecting the WE indicators to the Operational Excellence factors through a creating a Structural Model and studying the impact WE indicators has on the OPEX success factors.

- The targeted audience of the research are limited to the Cooperative Department, the registrars of Cooperative Societies who are in charge of the functioning of the WCS and the laws and procedures, the Govt. representatives who are entitled to contribute positively towards the welfare of the common people and ensure that the economic development objectives have been fulfilled and the General Public who are to be made aware of the significance of the various Scope for their Empowerment and improve the Status of living through the Institutions like the WCS, especially the Women Public who are most benefitted through the improvement of these organizations.

1.5 Objectives

This study was initiated with the major objective of finding the impact of Women Empowerment indicators on the operational Excellence factors in the Women Cooperative Societies in Kerala. To achieve the same, the objectives following objectives were set for the in-depth analysis:

1. To study the effect of Job Characteristics and employee characteristics on OPEX in WCS.
2. To analyse the effect of Job Characteristics on Women Empowerment in WCS
3. To analyse the impact of Personal Empowerment of secretaries on the OPEX.
4. To measure the impact of Social Empowerment of Secretaries on the OPEX.
5. To assess the impact of Workplace Empowerment of Secretaries on the OPEX.
6. To understand the influence of Decision-Making Capability of Secretaries in the impact of Self-Esteem on Leadership

1.6 Variables Used

There are a handful of determinants for the Operational Excellence and the Women Empowerment in the past literatures. Researchers have argued that implementation of Operational Excellence without much knowledge about the Critical Success Factors would have a negative impact rather than a positive one on the performances of organizations in relation to the financial, social and environmental factors (Swarnakar, Singh, et al., 2020; Alnadi & McLaughlin, 2021; Antony et al., 2023).

The researcher has taken keen interest in capturing only the most relevant variables or constructs for the study that has a background of Banking Sector or to be in a broader perspective, a Service Sector. Four major Success factors of Operational Excellence were selected for the study to understand the level of Operational Excellence achieved or prevailing on the Women Cooperative Societies. The variables used for the study of OPEX are as follows:

Table 1.1

Variables used for the Study of Operational Excellence

Purpose	Name of variables	Interpretation
Operational Excellence	1. Leadership	A process that takes place when two or more people interact with each other in a way that inspires and uplifts followers and leaders respectively (Burns, 1978).
	2. Human Resource Management	Describes the operations carried out to engage in and manage human resources, which are some of the most crucial tasks in any company (Zangoueinezhad and Moshabaki, 2011).
	3. Operations Strategy	It pertains to making sure that businesses are set up for both operational effectiveness and exceptional performance, and that they can manage the expenses and risks that come with their service portfolios (Maqableh et al., 2016).
	4. Involvement Culture	describes an entity where all workers, regardless of executive rank, are deeply invested and have a sense of ownership, recognizing a relationship to the organization's objectives (Shuchih and Chin-Shien, 2007).

Similarly, the Women Empowerment indicators are also pointed out by many authors. Some are purely psychological questions to retrieve the inner most behavioural characteristics of the respondents. here, the researcher has tried to be fair to the current research's scope and included only those indicators relevant to a service sector firm. The following are the Women Empowerment indicators selected for the study:

Table 1.2

Variables used for the Study of Women Empowerment

Purpose	Variable	Interpretation
Personal Empowerment	Self-Esteem	The extent to which people believe they are competent, important, and worthy in their self. (Coopersmith, 1965)
	Self-Efficacy	A person's transient confidence in his or her ability to do a task at a particular performance level (Bandura, 1977,1978).
Social Empowerment	Decision- Making	It is known as the dedication to a plan of action meant to produce outcomes that are fulfilling for certain people (Yates and Tschirhart, 2006).
	Economic Empowerment	The capacity to make and carry out choices pertaining to the management and distribution of monetary resources (Golla et al., 2011).
Workplace Empowerment	Organizational Commitment	A person's readiness to join the firm's "family" and their belief in its principles (Porter et al., 1974; 1979), dedication of a worker to a company as the "right thing to do" (Wiener, 1982)
	Psychological Empowerment	Enhancing members' self-efficacy inside an organization by recognizing and eliminating conditions that make them feel helpless through official organizational procedures or unofficial methods (Conger & Kanungo, 1988).

The Operational Excellence factors are considered as the Dependent Variables and the Women Empowerment indicators are considered the Independent Variables. Apart from these, the job characteristic variables considered for the study are:

Table 1.3

Other Variables used for the study

Purpose	Variable	Description
Demographic Profile	Age	The age of the respondents, i.e, the Secretaries of WCS
	Educational Qualification	Highest Educational Qualification the Secretaries of WCS received.
	Marital Status	The marital status at the time of collection of data.
Job Characteristics	Salary	The total salary received per month by the Secretaries of WCS
	Work Experience	The number of years they have spent being the Secretary in WCS.
	Number of Employees	The total number of employees under each Secretary including the permanent staff and daily waged staff.
Generalized Opinion	Opinion on literacy of Board members	Whether there is an opinion of need for more literate board members so as to improve the WCS.
	Opinion on influence of politics in Board	Whether there is a negative impact of political influence in the Director Board of WCS.
	Opinion on need for Men	Whether there is a need for men in the managerial and administrative areas of WCS for the smooth functioning of the organization.
Challenges in WCS	Cooperation and Initiation from Board	Whether there is a lack of cooperation from the part of Board members and less initiation taken to bring up more projects and progress.
	Difficulties due to Customer attitude	Whether there is lack of support from the customers of WCS
	Govt. attitude and restrictions	Whether there is high restrictions and formalities from the part of Govt. in the functioning of WCS and ignorance from the part of Govt.

Purpose	Variable	Description
	Work-life Balance	Whether there are difficulties in carrying out the official duties and family responsibilities hand-in-hand.
	Stress and Workload	Whether there is high amount of work load and stress due to the position in WCS.
	Shortage of Financial Assistance from the govt.	Whether the Govt. financial support is insufficient or restricted.
	Limited borrowing capacity	Whether there is a limit on the borrowing capacity due to female customers.
	Corruption in Cooperative Sector	Whether there are any disruptions in smooth functioning due to corruption in the Cooperative sector as a whole or the Department.
	Overdue loans/ Lower recovery rates.	Whether there is lower loan recovery due to the customers being women.

1.7 Operational Definition

An operational definition defines and gives meaning to a variable by describing what the researcher would do to measure the variable (Kerlinger, 1966). Following are the main terms and their definitions used in the study and how they were measured by the researcher:

Women Cooperative Societies

Women Cooperative Societies (WCS) are the cooperative entities set up to provide financial and non-financial support to its members who are necessarily women. The principles of WCS clearly sets the rule of only women to be the part of Director Board and the beneficiaries or members. They largely provide banking services to the beneficiaries like deposit facilities and various types of loans. But apart from these, many WCSs provide other facilities such as training programs for entrepreneurs, self-employment opportunities and startup-capitals. Some have started ventures that provide employment opportunities to women, thus attaining the objective of

contribution to women empowerment. Only those WCS in Kerala that are currently working, and have Women as Secretaries are considered for the study. The stagnant and liquidating WCS are excluded along with those with male secretaries.

Secretaries of WCS

The Secretaries of Women Cooperative Societies are the middle management in the WCS. they are responsible for the daily activities of the organization. Their placement is done through exams and interviews and are necessarily be women candidates. They play the role of women managers in WCS. Some male secretaries are present in the WCSs by the way of promotion of the lower- level employees. These WCS are not considered for the current study.

Operational Excellence

Operational Excellence or OPEX is the continuous improvement process by which the organizations reduce wastage and cost and improves the quality and attain international competitiveness. OPEX is measured using the Critical Success factors derived from the literatures, which are- Leadership, HRM, Operations Strategy and Involvement Culture.

Women empowerment

The process by which women expand their choices and take charge of their lives is known as women's empowerment. It is the capacity of women to make all the decisions regarding their actions. It is ensured by their own choices regarding their economic independence, freedom of speech in public, education, freedom of mobility, awareness and exercise of all their rights, participation in all matters including political participation, among many other things. It is measured using the Personal Empowerment, Social Empowerment and Workplace Empowerment dimensions.

Personal empowerment

Personal empowerment refers to taking control of one's own actions and making positive decisions in the faces of challenges based on what you want. It is more about

the self-esteem, self-efficacy and self-confidences. The constructs used to understand Personal Empowerment here are Self-esteem and Self-efficacy.

Social Empowerment

How well they are capable of decision- making in the face of various challenges and circumstances and how collected they are in terms of handling the economic matters is what social empowerment means. The indicators used to study social empowerment are decision-making capability of the Secretaries of WCS and the Economic Empowerment they enjoy.

Workplace empowerment

How inclusive the Secretaries of WCS are at the workplace and how committed they are to the firm they work for is what measures the Workplace Empowerment. The constructs used to know the Workplace empowerment are psychological empowerment of Secretaries at workplace and the organizational commitment they reflect.

1.8 Hypotheses

Hypothesis is the tentative assumptions that are to be tested to decide its acceptance or rejection. The following are the hypotheses that were formulated keeping in mind the objects that are to be achieved through this research.

1.8.1 Hypothesis set for analysis using one-way ANOVA:

Hypothesis set to test the effect of job characteristics on OPEX in WCS are as follows:

AN.H1: ***there is significant difference in opinion on operational excellence among the different salary groups of the respondents***

AN.H1.a: there is significant difference in opinion on Leadership factor among different salary groups of the respondents

AN.H1.b: there is significant difference in opinion on Human Resource management factor among different salary groups of the respondents

AN.H1.c: there is significant difference in opinion on Operations Strategy factor among different salary groups of the respondents

AN.H1.d: there is significant difference in opinion on Involvement Culture factor among different salary groups of the respondents

AN.H2: there is significant difference in opinion on Operational Excellence among secretaries of different work experience

AN.H2.a: there is significant difference in opinion on Leadership factor among different years of experience of the respondents

AN.H2.b: there is significant difference in opinion on Human Resource management factor among different years of experience of the respondents

AN.H2.c: there is significant difference in opinion on Operations Strategy factor among different years of experience of the respondents

AN.H2.d: there is significant difference in opinion on Involvement Culture factor among different years of experience of the respondents

AN.H3: there is significant difference in number of subordinates and the opinion on OPEX.

AN.H3.a: there is significant difference in opinion on Leadership factor among secretaries with varied number of subordinates under them

AN.H3.b: there is significant difference in opinion on Human Resource management factor among secretaries with varied number of subordinates under them

AN.H3.c: there is significant difference in opinion on Operations Strategy factor among secretaries with varied number of subordinates under them

AN.H3.d: there is significant difference in opinion on Involvement Culture factor among secretaries with varied number of subordinates under them

Hypothesis set to test the effect of Employee characteristics on OPEX in WCS are as follows:

AN.H4: ***there is significant difference in age of the secretaries and the opinion on OPEX.***

AN.H4.a: there is significant difference in opinion on Leadership factor among different age groups of the respondents.

AN.H4.b: there is significant difference in opinion on Human Resource management factor among different age groups of the respondents.

AN.H4.c: there is significant difference in opinion on Operations Strategy factor among different age groups of the respondents.

AN.H4.d: there is significant difference in opinion on Involvement Culture factor among different age groups of the respondents.

AN.H5: ***there is significant difference in educational qualification of the secretaries and the opinion on OPEX***

AN.H5.a: there is significant difference in opinion on Leadership factor among secretaries with varied educational qualifications.

AN.H5.b: there is significant difference in opinion on Human Resource management factor among secretaries with varied educational qualifications.

AN.H5.c: there is significant difference in opinion on Operations Strategy factor among secretaries with varied educational qualifications.

AN.H5.d: there is significant difference in opinion on Involvement Culture factor among secretaries with varied educational qualifications.

AN.H6: ***there is significant difference in marital status of the secretaries and the opinion on OPEX.***

AN.H6.a: there is significant difference in opinion on Leadership factor among secretaries in different marital status.

AN.H6.b: there is significant difference in opinion on Human Resource management factor among secretaries in different marital status.

AN.H6.c: there is significant difference in opinion on Operations Strategy factor among secretaries in different marital status.

AN.H6.d: there is significant difference in opinion on Involvement Culture factor among secretaries in different marital status.

Hypothesis set to test the effect of Job Characteristics on Women Empowerment among the Secretaries of WCS:

AN.H7: there is significant difference in opinion on Women Empowerment among different salary groups of the secretaries.

AN.H7.a: there is significant difference in opinion on Self-Esteem factor among different salary groups of the respondents

AN.H7.b: there is significant difference in opinion on Self-Efficacy factor among different salary groups of the respondents

AN.H7.c: there is significant difference in opinion on Decision-making factor among different salary groups of the respondents

AN.H7.d: there is significant difference in opinion on Economic Empowerment factor among different salary groups of the respondents

AN.H7.e: there is significant difference in opinion on Organizational Commitment factor among different salary groups of the respondents

AN.H7.f: there is significant difference in opinion on Psychological Empowerment factor among different salary groups of the respondents

AN.H8: there is significant difference in work experience of the secretaries and opinion on Women Empowerment:

AN.H8.a: there is significant difference in opinion on Self-Esteem factor among different years of experience of the respondents

AN.H8.b: there is significant difference in opinion on Self-Efficacy factor among different years of experience of the respondents

AN.H8.c: there is significant difference in opinion on Decision-making factor among different years of experience of the respondents

AN.H8.d: there is significant difference in opinion on Economic Empowerment factor among different years of experience of the respondents

AN.H8.e: there is significant difference in opinion on Organizational Commitment factor among different years of experience of the respondents

AN.H8.f: there is significant difference in opinion on Psychological Empowerment factor among different years of experience of the respondents

AN.H9: there is significant difference in opinion on women empowerment among secretaries with varied number of Subordinates under them.

AN.H9.a: there is significant difference in opinion on Self-Esteem factor among secretaries with varied number of Subordinates under them

AN.H9.b: there is significant difference in opinion on Self-Efficacy factor among secretaries with varied number of subordinates under them

AN.H9.c: there is significant difference in opinion on Decision-making factor among secretaries with varied number of subordinates under them

AN.H9.d: there is significant difference in opinion on Economic Empowerment factor among secretaries with varied number of subordinates under them

AN.H9.e: there is significant difference in opinion on Organizational Commitment factor among secretaries with varied number of subordinates under them

AN.H9.f: there is significant difference in opinion on Psychological Empowerment factor among secretaries with varied number of subordinates under them

1.8.2 Hypotheses set for test using the Co-Variance Based SEM:

Hypotheses to test the impact of Personal Empowerment on Operational Excellence:

SM.H1: *Self-Esteem of secretaries have significant impact on Leadership factor of OPEX in WCS.*

SM.H2: *Self-Esteem of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.*

SM.H3: *Self-Esteem of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.*

SM.H4: *Self-Esteem of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.*

SM.H5: *Self-Efficacy of secretaries have significant impact on Leadership factor of OPEX in WCS.*

SM.H6: *Self-Efficacy of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.*

SM.H7: *Self-Efficacy of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.*

SM.H8: *Self-Efficacy of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.*

Hypotheses set to test the impact of social empowerment on the operational excellence:

SM.H9: *Decision Making Capability of Secretaries have significant impact on Leadership factor of OPEX in WCS.*

SM.H10: *Decision Making Capability of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.*

SM.H11: Decision Making Capability of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H12: Decision Making Capability of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H13: Economic Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H14: Economic Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H15: Economic Empowerment in Secretaries have significant impact Operations Strategy factor of OPEX in WCS.

SM.H16: Economic Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

Hypotheses set to test the impact of workplace empowerment on the operational excellence:

SM.H17: Organizational Commitment of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H18: Organizational Commitment of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H19: Organizational Commitment of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H20: Organizational Commitment of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H23: Psychological Empowerment in Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H24: Psychological Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

Hypothesis set for the Mediation Analysis:

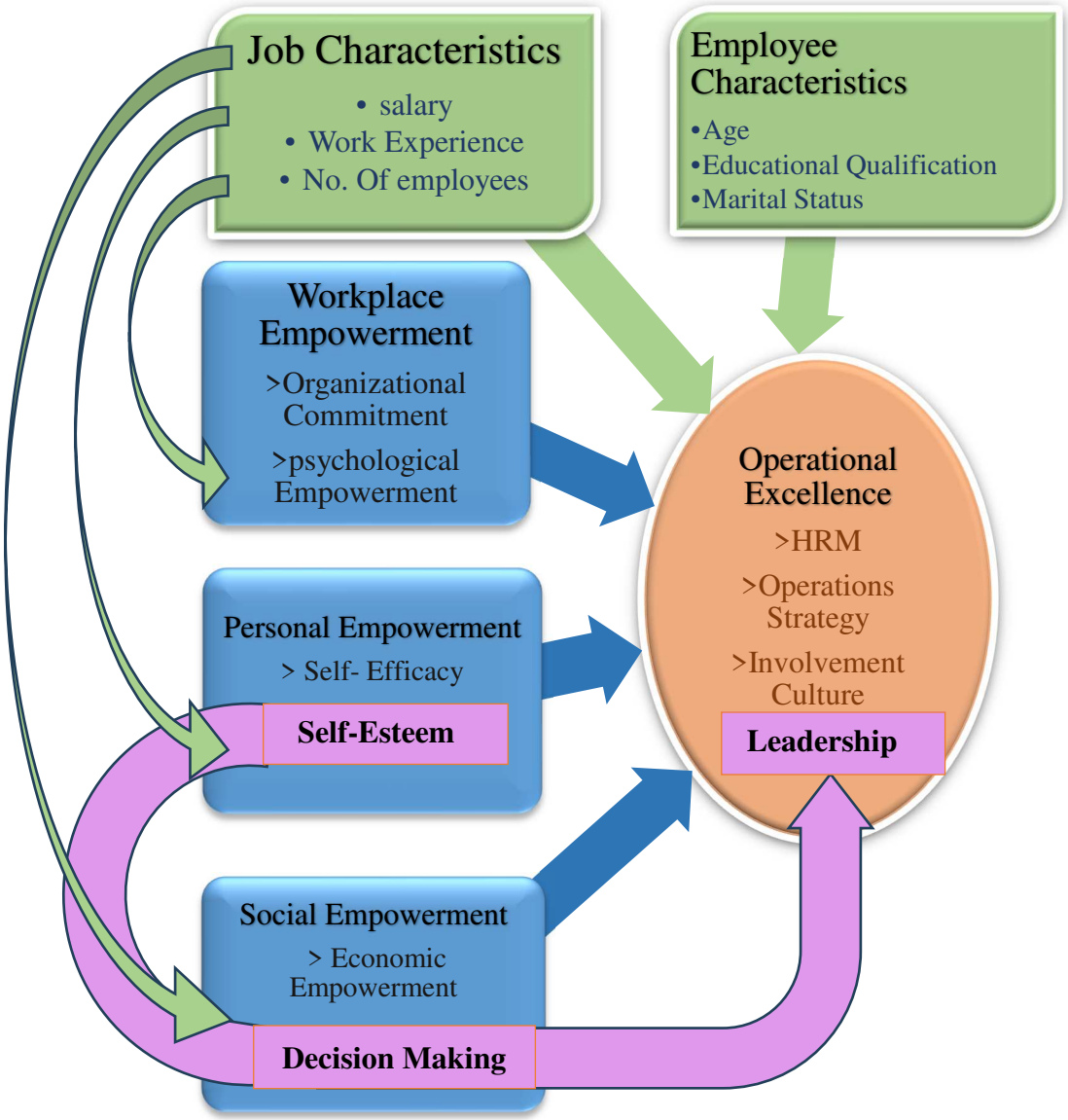
MA.H1: there is significant indirect effect of Self-Esteem through Decision Making Capability of Secretaries on the Leadership Factor in WCS.

1.9 Conceptual Framework

The relationship between variables used in a study is illustrated using a conceptual framework. It outlines the relevant objectives for your research and demonstrates how they relate to one another to yield logical conclusions. Literature, theory and experience are the three main components of a conceptual framework. The objectives of the study should be clear from the conceptual framework itself. Here, the researcher uses knowledge from the literatures and the UET theory to derive the conceptual framework given in the figure 1.1.

Figure 1.1

Conceptual Framework



1.10 Research Methodology

As stated by R. Panneerselvam (2014), research methodology is said to be a system of models, techniques and procedures that are utilized to find solutions to a research problem. In this section, all the models, procedures and techniques used by the researcher starting from the research design, research philosophies, research

instruments till data collection and analysis tools are given in detail. The period of the study and limitations are also included, followed by chapterization.

1.10.1 Research Design

The plan or blue print that guides a research work is called its research design. The figure 1.2 depicts a comprehendible idea of research design and its main elements:

Figure 1.2

Research Design:

Apart from the elements above, the researcher explains the research onion and its six layers as well so as to make a complete understanding of the work done during this research.

1.10.2 Research Onion

As the name suggest, research onion is a rather exhaustive composition of the research methodology construction tool which is based on the theoretical concept proposed by Saunders et. al. in 2016. It provides each stage of the research methodology building through each of its layers, starting from the research philosophy used unto the very innermost core being the data collection and analysis. Each layer has to be dealt with so as to move to the next inner layer. This ensures that the research is perfectly planned and coordinated.

1.10.3 Peeling the Layers of Onion:

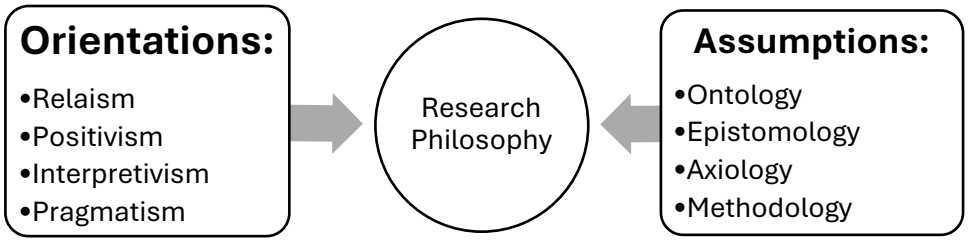
Each layer of the Saunder's Research Onion is explained below:

First Layer of Research Onion (Research Philosophy):

Philosophy in general terms means a theory on the fundamental nature of reality and existence and acts as a guiding principle for a particular behaviour. It is the assumptions about the world. Similarly, research philosophy deals with the nature of reality the researcher carries about the world. According to Saunders et. al. 2009, there are several types of these philosophical assumptions. These assumptions provide the framework for one's qualitative research (Dissanayake, 2023). These assumptions were not included in the onion by Mark Saunders but are considered fundamental in research design process. The four main assumptions to the research philosophies are:

Figure 1.3

Research Philosophy:



- *Ontology:* here, the nature of reality is defined even if the relevant phenomena are not observable (Patil, & Giordano, 2010).

- *Epistemology:* these assumptions are established by understanding the nature of knowledge by the way of connecting to the respondents' lived realities and getting as close to the participants as possible (Brannen, 1992; Crotty, 1998).

- *Axiology:* focuses on the influence of social values and biases in interpreting the phenomenon considered for the study. It assumes that biases impact not only those who are studied, but also the observations and understanding of the researcher himself (Kulinska, 2016).

- *Methodology:* concerned with how we justify an interpretation and the methods used in the process of qualitative research (Lee, 2017; Creswell, 2003)

Here, the researcher followed the assumption of epistemology by getting close to the respondents and their real life and understanding the nature of knowledge. Further moving to the first layer of onion, the Orientations of research philosophy layer of the Onion includes:

- *Positivism:* Here, the researcher seeks knowledge from the stand point of a scientist and attributes their study to well established theories to formulate the hypotheses to be tested and which would also act as the foundation for the data gathering techniques.

- *Realism:* Here, the reality is understood as it is perceived by the senses of the researcher and is considered to be reflecting the truth. Human mind and the objects considered are assumed to be independent from each other. Here, researchers' senses are the reality.

- *Interpretivism:* Here, it is assumed that the human subjects under study are different from that of non-living objects and that researchers' comprehension is necessary for making this distinction and studying human subjects as social agents.

- *Pragmatism:* Here, the researcher is supposed to be more practical and assumes to approach the research from a more practical point of view by highlighting the

necessity of using the best possible tools for studying the phenomena. Here, the knowledge is assumed to be constantly questioned and interpreted, rather than considered fixed or constant.

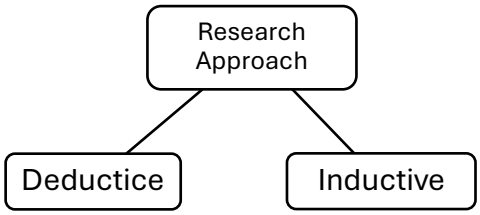
The researcher in this study adopted the positivism point of view by the means that researcher makes use of a well-established theory (UET theory) to formulate the hypotheses and a scientifical approach is taken in the conduct of the study until the very end.

Second Layer (Research Approach):

This layer of the research onion delas with the approaches used for development of theory. There are mainly two approaches for the same:

Figure 1.4

Research Approaches:



This layer of the research onion delas with the approaches used for development of theory. There are mainly two approaches for the same:

- *Deductive:* the researcher tries to derive hypothesis from a generalized theory and then decide on the research strategy to test these set hypotheses.
- *Inductive*: here, the approach is from specific to generalization. The researcher first gathers data and then formulate theory which may be the end result of data analysis.

The researcher for the current study makes use of the general theory of Leadership traits and organizational performances to derive the hypotheses that are to be tested. The study is also based on quantitative data and is more systematic and structured. It

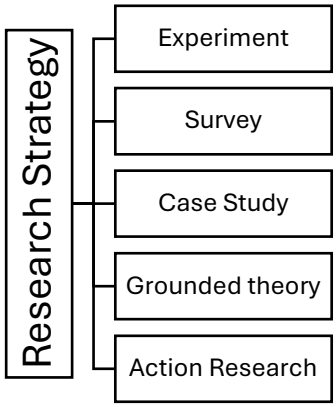
is a study of confirmation of theory. Hence, we can say the research approach chosen here is deductive.

Third Layer (Research Strategy):

Strategies are blueprints to conduct of a study. Similarly, the research strategy provides the plan for the conduct of the research. There are various strategies to carry out a study. It includes:

Figure 1.5

Research Strategy



Strategies are blueprints to conduct of a study. Similarly, the research strategy provides the plan for the conduct of the research. There are various strategies to carry out a study. It includes:

- *Experiment:* Here, the research is conducted through a scientific approach using a constant variable and another variable to which the constant is compared.

- *Survey:* Refers to the process of gathering information from a given set of samples through their responses to the questions by the researcher (Check & Schutt, 2012). These are preferably used in quantitative researches and in the field of management and social science researches. Since it ensures large amount of information from the adequate samples of a population, it is apt for the descriptive researches.

- *Case Study:* It is concerned with in-depth study about a specific unit of analysis within its natural setting as and when it happens.

- *Grounded Theory*: Here, no preset hypotheses are assumed and this strategy is not about validation or describing a phenomenon. A novel discovery is the end result of this strategy as the approach used is inductive.

- *Action Research*: A simultaneous process of investigation and problem solving is carried out in the action research. The investigation is done to carry out an action.

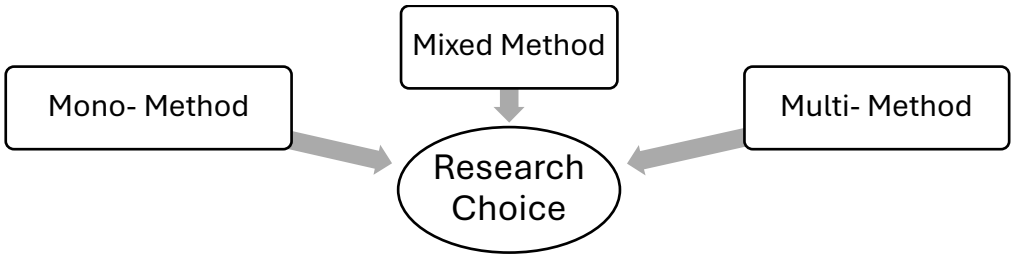
The researcher has made use of survey method using a structured interview schedule prepared based on the preset objectives and hypotheses. As the current study is both descriptive and analytical in nature, the survey method was found to be most apt research strategy to be employed.

Fourth Layer (Research Choice):

Research choices refer to the choices that researchers are given in data collection techniques. The research choices include: (Melnikovas, 2018)

Figure 1.6

Research Choice:



Research choices refer to the choices that researchers are given in data collection techniques. The research choices include: (Melnikovas, 2018)

- Mono- Method: A single data collection technique is employed along with the consequent and relevant analysis techniques. It focuses on either quantitative or qualitative data gathering at a time.

- Multi- Method: Multiple techniques of data collection and analysis procedures are employed. It undermines the use of both qualitative and quantitative methods even though one of them is used but is kept auxiliary.

- Mixed Method: Here both quantitative and qualitative data collection methods are used simultaneously along with the relevant analysis tools.

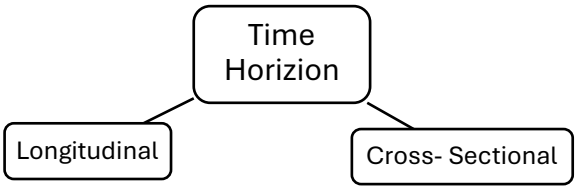
The current study is conducted by utilizing the mono- method of data gathering which is specifically employing the quantitative techniques of data collection and analysis.

Fifth Layer (Time Horizon):

Time Horizon refers to the duration of time in which the research was carried out. There are two timeframes that a researcher can choose from:

Figure 1.7

Time Horizon:



Time Horizon refers to the duration of time in which the research was carried out. There are two timeframes that a researcher can choose from:

- Longitudinal: data collection is done at multiple points of time from the same chosen samples over a longitudinal or extended period of time.

- Cross- Sectional: Here, the research is done to understand the phenomenon at a particular point in the time frame and data are collected from the samples at a specific point of time.

Hence, the researcher has employed the cross-sectional time frame to conduct the survey and retrieve the data from the samples for the current study.

Sixth layer (Data Collection techniques and analysis procedures):

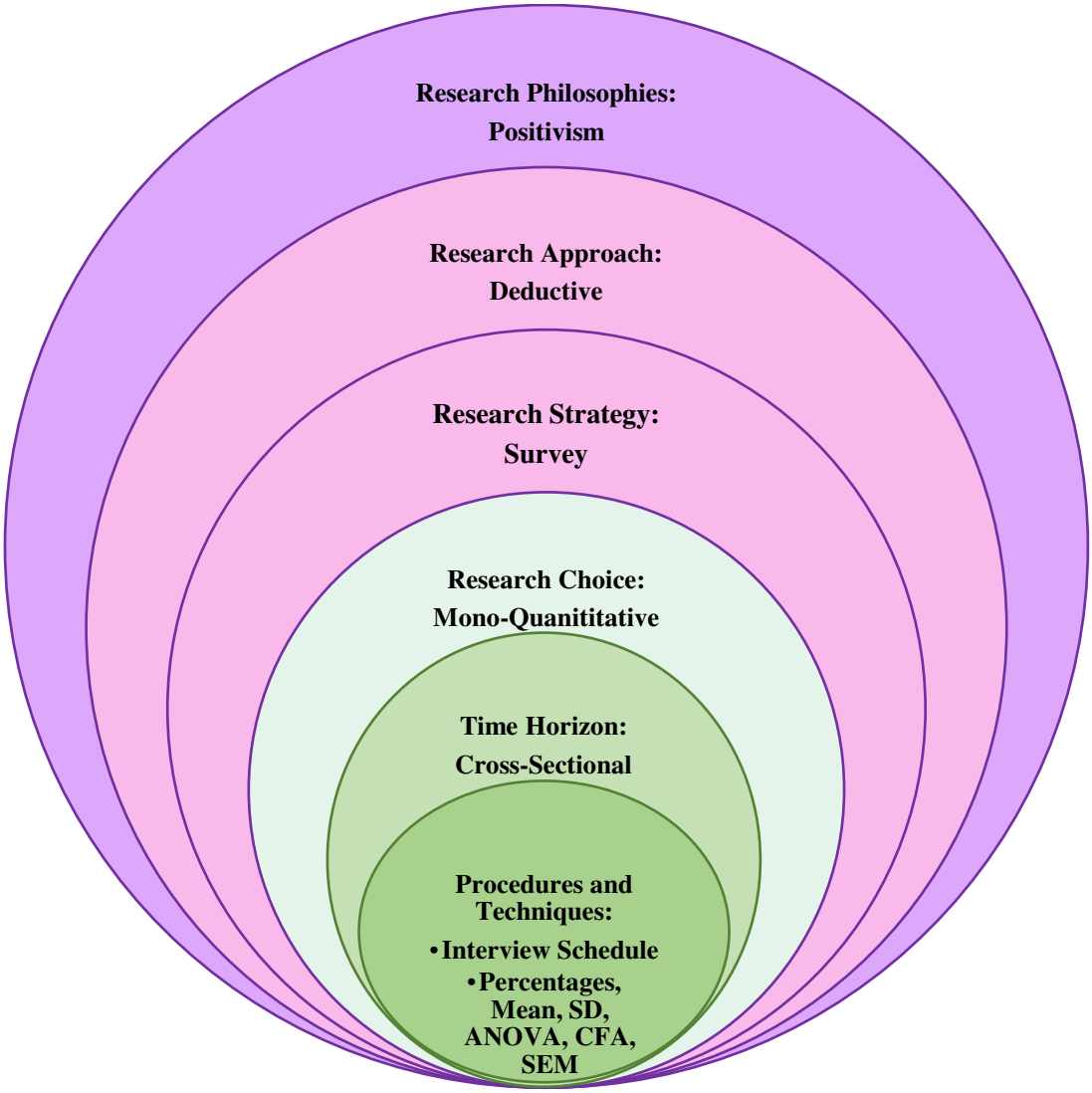
The final and core layer of the research onion proposed by Saunders et. al. is the data collection techniques and procedures for analysis. As stated above, the researcher has employed a mono- method of data gathering pertaining to the quantitative method and a structured schedule was employed. For the analysis part, the quantitative tools of

analysis were made use of which is the statistical tools such as Measures of central tendency, Measures of dispersion, and the normality indicators such as skewness, kurtosis, the validity and reliability indicator the Confirmatory Factor Analysis (CFA) and the tools for hypothesis testing like ANOVA, and the Structural Equation Modelling which is Co-variance based.

Justified as above, the Saunders et. al. model of Research Onion was referred to and a research onion model was adopted by the researcher in the current study, which is illustrated in Figure 1.8 below.

Figure 1.8

Research Onion Adopted from Saunders et al. for the current study:



1.10.4 Sources of Data

This section briefs about the sources from which the data utilized for the research were obtained. Only primary data were used for analysis purposes. Secondary sources were made use of to improve the researcher's knowledge of the research population and the background of the study.

1.10.4.1 Primary Sources

Primary source includes the raw data that were collected through the structured interview schedules prepared by the researcher based on the objectives and hypotheses. These schedules were employed by the researcher himself/ herself while communicating with the women secretaries of the selected Women Cooperative Societies in Kerala.

1.10.4.2 Secondary Sources

The secondary sources were utilized for gaining theoretical knowledge and understanding the population under study. These include Websites, books, press releases, reports and Magazines:

- Official website of the Department of Cooperation, Govt. of Kerala.
- Official website of Vanitha Fed.
- Official website of State Cooperative Union of Kerala.
- Ministry of Cooperation press release of Dec. 2023.
- Report- Employment statistics in Focus.
- Report- Fourteenth Five Year Plan (2022-2027).

1.10.5 Sample Design

Sampling design refers to those methods used to select the samples that would be utilized for conducting the study. The target respondents are selected through sampling design. It lays out the detailed picture of the population, the sample unit and the procedure for sample selection.

A. Population

The population under study are the Women Cooperative Societies in the state of Kerala. And the sampling units are the women Secretaries of WCS in Kerala. The population was definite. The records by Cooperative Department on the CAMIS website were not up-to- date. As a result, a list was prepared by the researcher through the joint registrars of each district. The total WCS amounted to 850 from all the districts in total. The samples were selected from the population through multi- stage random sampling technique.

B. Sample Size

Sample Size is the total number of individual samples to be used for the study. As the study utilizes the SEM analysis based on Co-Variance, the sample size is a critical component. The sample size was determined using the Krejcei and Morgan's (1970) formula for definite population.

$$ss = \frac{\chi^2 NP(1-p)}{e^2(N-1)+\chi^2 P(1-p)}$$

Here, at a 95% confidence interval,

Chi-square- χ^2 = 3.841 (Chi-squared table value at the appropriate confidence level with one degree of freedom)

Population Size- N = 850

Desired level of Precision- e = 0.05

Population Proportion- P= 0.5 (assumed 0.5 so as to obtain maximum sample size).

Hence, the desired level of sample size would amount to-

$$ss = \frac{3.841 \times 850 \times 0.5(1-0.5)}{0.05^2(850-1) + 3.841 \times 0.5(1-0.5)}$$

$$= 264.76$$

$$= 265 \text{ (rounded off)}$$

Using the Kerjcei and Morgan formula, the sample size was determined to be 265 while the population was known to be 850. The researcher collected 265 samples through the interview schedule prepared, out of which 6 responses were outliers. Hence the researcher had to collect six more responses so as to attain the desired number of sample size for the analysis.

C. Sampling Technique and procedure

Multi- Stage Random Sampling was used for the selection of samples from the population. Stage I- The entirety of Kerala state was divided into 14 districts with a total of 850 Women Cooperative Societies, each being considered a distinct group. Stage II- Out of the 14 districts, 3 districts with highest WCS count were selected as shown in the table 1.4:

Table 1.4

Sample selection from the three chosen Districts:

District	No. of WCS	Proportionate No. of WCS to Sample Size
Kannur	154	103
Kozhikode	130	87
Malappuram	112	75
Total	396	265

Source: Authors calculations

Stage III- Proportionate samples amounting to 265 (Krejcei and Morgan's formula) from the WCS with female secretaries from three districts selected prior, based on the proportion of the WCS in the districts selected. Stage IV- The sampling units from among them were selected from the list prepared by the researcher, based on computer generated numbers.

1.10.6 Tools for Data Collection

The tool selected for data collection was a well structures interview schedule. This was based on the extensive review conducted on the past literatures. The variables

were identified and the scales were selected for the measuring the identified variables. All the objectives of the current study were measured by the data collected through the interview schedule. The questions consisted of the Operational Excellence of WCs, the Women empowerment indicators among the Secretaries and their demographic and Job characteristics. Generalized opinion on various matters that would affect the functioning of the WCS was also included along with the Difficulties that the WCS face.

The interview schedule was structures as-

- The introduction on researcher and the topic
- Employee Profile
- Job characteristics
- Operational Excellence factors
- Women Empowerment Indicators
- Generalized opinion

1.10.7 Scaling Technique used for the study:

The process of scaling involves allocating symbols and numbers to intangible ideas. In this section, the theoretical ideas were converted into measurable variables. The Operational Excellence factors were adopted from the author Shehadeh et al., (2016) and that of Women Empowerment were adopted from Al-Qahtani et al., (2021).

Likert scale is the most frequently used psychometric tool primarily used to measure the "attitude" in a scientifically accepted and vaildated procedure (Joshi et al., 2015). All the scale variables were recorded on a five point likert scale, the points being five for strongly agree and 1 for strongly disagree. The sources confirming the relavancy of variables used for the study are tabulated below:

Table 1.5

Sources of Variables used and scale employed:

Purpose	Construct	Source	Measurement Scale
Operational Excellence factors	Leadership	Friedli et al., (2013; Shehadeh et al., (2016); Osman et al., (2021)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
	Human Resource management	Ahmad et al., (2018); Abdullah et al., 2010; Monem, (2012); Saitova & Di Mauro, (2023); Harel et al., (2003)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
	Operations Strategy	Hafeez et al., (2022); Sum et al. (2004); Henriquez et al., (2023)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
	Involvement Culture	Hafeez et al., (2022); Shehadeh et al., (2016); Sofijanova & Zabijakin-Chatleska, (2013)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
Personal Empowerment	Self-Esteem	Gardner & Pierce, (1998); Al-Qahtani et al., (2021)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
	Self-Efficacy	Jacobsen & Andersen, (2016); Bandura, (2009)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
Social Empowerment	Decision-Making	West, (2006)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
	Economic Empowerment	Al-Qahtani et al., (2021); West, (2006)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
Workplace Empowerment	Organizational Commitment	Maqableh et al., (2016); Kumar et al., (2020)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree
	Psychological Empowerment	(Rabindra Kumar et al., 2015)	Five- point likert Scale from 5-Strongly Agree to 1- Strongly Disagree

Source: Literature Review

1.10.8 Pre-Testing

Upon the structuring of the interview schedule, the researcher conducted a pre-test in order to assess the schedule before the actual data collection. It was at this stage that the researcher discovered the obsolete list of Women Cooperative Societies in the website of the Cooperative Department. Apart from this, the researcher took keen interest and caution in recording the time needed with each respondent, the response rate, clarity in the questions asked, any irrelevant questions included or any important questions that may be included in the schedule etc. the questions prepared were examined by the three of the assistant registrar of cooperatives who provided with valuable opinion about what questions were weak and which were strong indicators of the constructs under consideration. Before the pilot study, the schedule and the data collected were given for critical assessment by experts in the field of statistics. Thus, an accurate and relevant interview schedule was structured.

1.10.9 Pilot Study

After the pre-test, the researcher conducted a pilot study so as to ensure the reliability and validity of the Schedule used for the survey. The researcher visited 80 respondents as a part of the pilot study. The results obtained revealed that access to education, freedom of mobility, and access to services were bound to be removed from the questions as they depicted low reliability. These changes were made and modified before final data collection was conducted so as to ensure that the study provided accurate results.

1.10.10 Reliability and Validity

Reliability refers to the consistency of the measure that is used for the analysis. It ensures that the results can be reproduced under the same given circumstances. In the current study, the researcher makes use of Cronbach's Alpha Value to determine the reliability of the constructs.

Validity on the other hand is the accuracy of the used measure. It is concerned with whether the results would actually represent what it is intended to measure. The researcher in this study conducts the Confirmatory Factor Analysis in order to

understand the validity of the measure. The validity of a measure can be tested in different aspects:

a) Content Validity- Evaluates how well an instrument covers all the relevant questions and makes sure the items are appropriate, relevant and represents what it is intended to measure.

b) Construct Validity- denotes the theoretical relationships between the concerned constructs in the study and how they are aligned in the empirical relations. Construct validity can be achieved by striking off two issues:

- Convergent Validity- extend to which same trait is measured by different methods
- Discriminant Validity- requires the constructs to be in no correlation with each other or the traits are distinct (Carmines & Zeller, 1979).

1.10.11 Normality

This test is used to confirm the fact that data used for the study has been drawn from a population that is normally distributed. Here, the researcher made use of Skewness and Kurtosis values to determine whether the data obtained are bound by normality.

1.10.12 Tools for Data Analysis

Data analysis is conducted using various tools available in statistics. The data for the current study was found to be normally distributed. Hence, the tests used by the researcher to test the hypotheses are parametric tests. Various tests used for the current study are enumerated below:

A. Mean, Standard Deviation, Ranks and Percentages

According to Manikandan (2011), Since it takes into account every value in the data, the mean is an excellent way to describe the data, although it is vulnerable to extreme values and outliers. The author also pointed out that standard deviation is a measure of the data's dispersal about the mean. The square root of the standard deviation (SD) is calculated by dividing the total number of squared deviations from the mean by the

number of observations. Percentages are also a highly employed descriptive tool across all the disciplines. They refer to the percentages of the frequencies of responses that are obtained through the data collection. Each variable other than the job and employee characteristics are ranked based on Mean Score so as to know which was highly prevalent and the superiority among the respondents.

B. One Way ANOVA

When your research study has three or more groups, you can use the ANOVA test to determine whether the means differ from one another (Quirk, 2012). In the current study, the researcher used One Way ANOVA to compare the means of job and employee characteristics with that of the main constructs of the study, which are the factors of Operational Excellence and the indicators of Women Empowerment. The Sum of Squares and Mean Square between the groups and within the groups are compared and reported along with the F-statistic and significance value. The F-Statistic is supposed to be close to one to prove that samples come from population with the same variance (Mahbobi & Tiemann, 2015), and the significance value less than 0.05 to accept the research hypothesis.

C. Levene's Test for Equality of Variances

It is used to test whether the samples have equal variances. It is tested using SPSS software. Equal variances across sample are called homogeneity of variances. Statistical tests like analysis of variance assumes that variances are equal across groups in a given sample. That assumption can be confirmed using Levene's test. The absolute deviations of individual observations from their group mean are calculated in this test. If the homoscedasticity across the groups is found missing, the ANOVA may yield inaccurate results.

D. Dunnet's T3 Post hoc test for multiple comparisons.

This specific post hoc test is a pair- wise comparison test used to compare means of multiple groups (ANOVA) when the variances are unequal. They give the results of which specific pairs of group Means differ significantly with each other. It uses a

conservative approach by adjusting the significance levels for multiple comparisons so that type I error is under control (Dunnett, 1980).

E. Confirmatory Factor Analysis

CFA is an indispensable tool for construct validation (Brown & Moore, 2012). It is frequently used in scale development and also verifying the number of underlying dimensions of the instrument under the study. It requires strong empirical foundation as it gives clear evidences for convergent and discriminant validity of the theoretical constructs considered for the study. Here, the researcher makes use of the CFA to validate the constructs through the structured path diagram.

F. Structural Equation Modelling

SEM is a powerful tool that can be used for testing theoretical models. But it requires careful consideration of the model, reliability etc, which are analysed and estimated during CFA. It involves creating a conceptual model, converting it into regression equations, and using path analysis to estimate path values and test overall model fit. It involves creating a conceptual model, converting it into regression equations, and using path analysis to estimate path values and test overall model fit (Savalei & Bentler, 2006). In this study, the researcher makes use of SEM, specifically the Co-variance Based SEM, to build a model on the UET theory using Women Empowerment indicators as the Independent Variable and Operational Excellence as Dependent Variable.

1.10.13 Period of the Study

The current study stretched over the period starting from October 2018 to January 2025. The data collection was conducted within this time frame from April 2022 to February 2024, from the selected districts of Kannur, Kozhikode and Malappuram.

1.11 Limitations of the study

All researches are subject to limitations. The current study is bound with the limitations listed below:

1. The current study incorporates only Operational Excellence in the Women cooperative Societies with Women Secretaries only. Those with the male secretaries are ignore here.
2. The potential sampling errors may be considered a limitation of the study.
3. The researcher took utmost care to avoid researcher prejudice biases and errors in recording the responses as the instrument used for data collection was interview schedule.
4. All the critical success factors of OPEX were not included in the study. Only those which are more opinionated to be most crucial are considered here.
5. The most relevant Women Empowerment indicators for the service sector, especially a banking firm was considered for the study. The rest of indicators were ignored.
6. The study was confined to the Women Cooperative societies which are functioning in the rural areas of Kerala. Hence, there was a shortage of a larger population for study. The consideration of women managers from other well established and urbanized firms may deliver a different result.

1.12 Chapterisation

This section deals with how the entire research study have been reported by categorizing into various chapters.

1. Introduction

The introduction chapter is concerned with introducing the study. It begins with the background of the study followed by the statement of the problem, the significance of this study. The objectives and hypothesis are also stated in this chapter. Research methodology is mentioned in detail as to what procedures and steps have been taken in the research design, the sampling design adopted for the study, data collection technique used, data analysis and the reporting stage.

2. Literature Review

The complete picture of a systematic review process carried out by the researcher is given in this chapter. The PRISMA flow chart is presented followed by the reviews of each selected literatures. A thematic presentation of the reviews is given so as to relate the literatures to that particular content or context and to derive the Gap for the current study.

3. Concepts and Theories of Cooperatives, Operational Excellence and Women Empowerment

All the definitions and meanings concerning the study are given in this chapter. The theories and models related to the Operational Excellence are given along with its definitions given by various authors. The cooperative society and its principles are explained followed by the significance of Women Cooperative Societies and the govt, aids and grants that are provided to the WCS. finally, the women empowerment and its supporting theories are also explained in detail.

4. Effect of Job and Employee Characteristics on OPEX and Women Empowerment in Women Cooperative Societies.

This chapter deals with the first and Second objective as to assessing the effect of job characteristics and employee characteristics on the factors of OPEX and effect of job characteristics on WE indicators. The first part of this chapter shows the frequency distribution and percentage analysis of the demographic and job characteristic profile of the respondents.in the second part, the Mean Scores and Standard Deviations are presented along with Mean based ranks, and in third part, each job characteristic is tested using the ANOVA keeping them independent and the factors of OPEX and WE indicators dependent. The interpretation for each of the tests are given corresponding to the tables.

5. Structural Equation Modelling (Impact of Women Empowerment Indicators on the Operational Excellence of WCS)

This chapter initially introduces the confirmatory factor analysis, justifying the validity, reliability and normality of the constructs and then moves on to the hypothesized SEM structure that would be analyzed using the CB-SEM through AMOS in SPSS. The results are tabulated and interpretation for the findings are also given.

Mediation analysis is also conveyed through this chapter. A brief note on the mediation and types of mediation commonly seen in various analysis are briefly explained. The mediation path that is studied under the current research is explained in detail. Results are tabulated for better comprehension and the inferences are also recorded.

6. Summary, Findings and Conclusion

The elaborated study on the impact of WE indicators on the Operational excellence factors are summarized in this chapter. Following the summary, all the findings of the study are enumerated, categorizing them into various sub-heads for easy understanding. Here, the model formulated by the researcher through SEM analysis is presented. Finally, a conclusion to the entire research process is also provided in the final part of this chapter.

7. Recommendations

The final chapter deals with the recommendations to the policy makers and the Cooperative Department authorities, the implications of this study and scope for further research.

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Chapter 2

LITERATURE REVIEW

2.1 Introduction

A subject advances when studies are documented logically based on the findings of prior studies (Ajay Kumar et al., 2020). The researcher in this chapter tries to put-forth the complete literature review journey as comprehensible as possible so as to show the path used to derive the research gap, variables and the theories and methodologies for the conduct of the research. All the possible data bases were searched with utmost sincerity and caution so as to derive all the necessary and relevant documents or studies.

A systematic review of the literature was followed, collecting relevant data from the online databases- namely, Scopus database, Web of Science, ProQuest and Google Scholar. The systematic literature review is described as "a written document that presents a logically argued case founded on a comprehensive of the current state of knowledge about a topic of study" by Machi and McEvoy (2009, p. 4). This helped the researcher to ensure that all the relevant, notable and undeniable studies related to the topic under study was considered for the review purpose. The search terms or key words use by the author were:

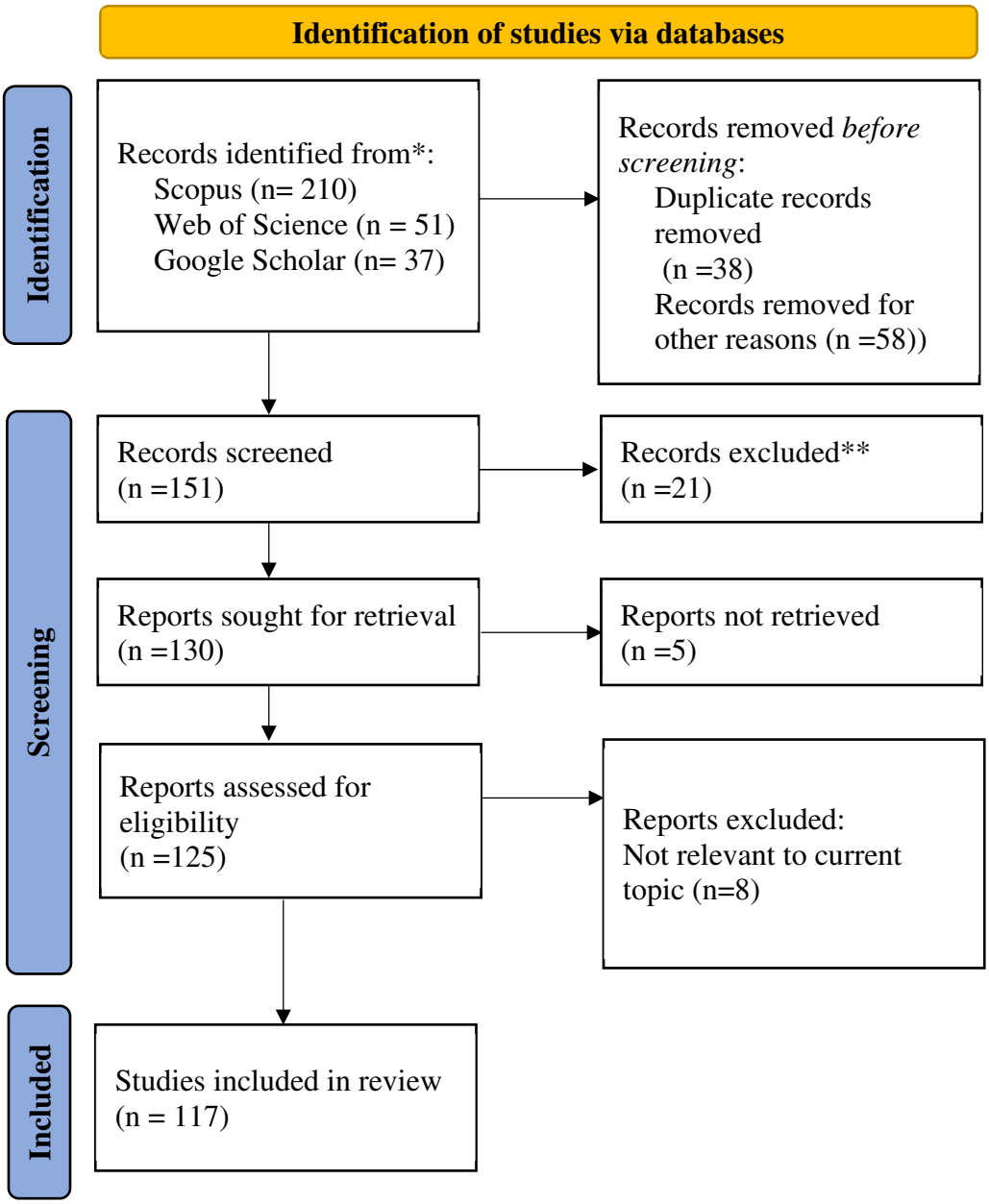
“Operational Excellence”
“Women Empowerment”
“Women Managers” AND “Organizational Performances”
“Operational excellence” AND “Cooperative Societies”
“Operational excellence” AND “Women Empowerment”
“Cooperative Societies” AND “Women Empowerment”
“UET theory”

Maximum combinations of key words were employed so as to attain the perfect results. The UET theory was included based on a base level literature survey to understand the concept and theories that support the researcher’s problem at hand.

The parent theory and supporting theories of UET were included in the theoretical framework of the study. If any of the terms were not included in the articles, they were rejected and not considered for further review. No time period was chosen so as to get a complete stack of literatures. Only journal articles were considered which are produced in English language. The PRISMA 2020 flow diagram for new systematic reviews which included searches of databases is given below:

Figure 2.1

PRISMA Flow Diagram



The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow chart depicts the flow of information via different stages of the systematic literature review done by the researcher. Based on the PRISMA diagram given in Figure 2.1, the relevant literatures were identified and summarized as below:

2.2 Supportive theories of Conceptual Model

The research problem at hand that is addressed by the researcher is the impact of leadership personal characteristic feature, specifically the Women Empowerment Indicators, on the Organizational Performance, concretely the Operational Excellence, in the Women Cooperative Societies in Kerala. For the same, the UET theory was found to be the base which was proposed by Hambricks and Mason in 1984. On conducting a full-fledged search for the data base on UET theory, the following articles were found which are briefed below:

Liu, (2023) conducted a literature survey focusing on the theories related to the UET namely, agency theory, five-factor model, cognitive theory, and heterogeneity theory. Apart from these, the economic influence on corporate top management (team) and administrative officials were also a concern of his study. The researcher concluded that heterogeneity in the top management team has a positive impact on the performances of the firm. The experience of the officials involved in the decision-making process also had an impact of the organizational outcomes along with other issues.

Ali et al., (2021) studied the role of CEO in upraising the firm's performance via mediating effect of investment decisions. The study was conducted in the economy of Pakistan. The results showed that the attributes like tenure, ownership, age, experience etc., had a positive relation with the performances of the firm in general, while the relation was positive with the capital investment decisions in particular. These also significantly mediated the relation between CEO attributes and firm performances. They further found that the CEOs with longer tenure and high ownership did perform better than the others. This was also the case in CEOs with adequate financial literacy.

Luo, Wieseke & Homburg, (2012) investigates how the various types of incentives that CEOs avail can impact the strategic decisions they make. Their main focus was on the stock ownership and performance- based compensation provided to the CEOs. The results pointed out that the CEOs with more stock ownership are likely to invest in methods to strengthen the customer and employee relationships which would ultimately lead to profitability of the firm. On the other hand, CEOs with more performance- based incentives are less interested in relational efforts and are more focused on the actions which provides instant results.

Carpenter, Geletkanycz & Sanders, (2004) reviewed the existing literatures on the Top Management Team composition and the impact of their attributes on organizational performances and strategic choices. They focused on addressing un-explored aspects including the role of external ties and also the volatile nature of top management roles. They argue that external ties, specifically the social networks provide the TMTs access to valuable information and resources that can impact their strategic decisions in competitive environments.

Wiersema & Bantel, (1992) focused on the impact of the demographic factors of TMT on the organization's ability to undertake strategic changes. They undertook the study in the light of Upper Echelon's theory and proposed that the diversity within TMT can positively influence the ability to recognize the need for a strategic change in the organization and tale necessary actions on time. Specifically, the young and highly educated TMT members initiated strategic changes.

2.3 Theories and determinants of Operational Excellence

Operational excellence is rising up to form a modern buzz word among the business community in this competitive era. As such, several studies have been conducted on this topic. The idea of operational excellence, the meaning of it and the factors that surrounds operational excellence are all the main focus areas in many recent studies. The reviews show evidence that the organizations world- wide are forced to adopt the strategies for operational excellence in one way or the other so as to defend their territory.

Carvalho et al., (2023), considered organizational culture, agility, and operational excellence, they discovered that the foundation for the development of cultural orientation that results in organizational excellence is the establishment of operational excellence practices. The growth and extension of Organizational Agility enablers and its success factors are greatly aided by OPEX enablers. They also implied that striking a balance between excellence and agility can be accomplished at the outset of an organization's journey. Additionally, it was discovered that extremely volatile firms first adopt an agility-oriented culture, which might not interfere with the shift of the organization to OPEX.

Antony et al., (2023), investigated the Critical success factors for operational excellence initiatives in manufacturing by which they identified the following as CSFs of OPEX : organizational culture (OC), training and education (TE), effective communication (EC), management commitment and involvement (MCI), leadership (L), customer relation (CR), supplier relation (SR), employee involvement (EI), clear goals and objectives to implement operational excellence (CGOE), required resources to implement operational excellence (RROE), teamwork (T), performance management and reward system (PMRS), and project prioritization and selection (PPS). The study was Meta-analysis based on reviews. They discovered that large-scale enterprises should focus on the TE, OC implemented, extend of MCI in the organization. Managers of small and medium-sized organizations should prioritize the CSFs for Leadership, employee involvement and required resources along with the above-mentioned factors and project prioritization. In addition to these distinctions, they enumerated the common CSFs that all managers of any firm should concentrate on in order to implement OPEX. It was discovered that EI is the main CSF that influences how OPEX is implemented in manufacturing firms. This outcome supported the notion that manufacturing companies should create plans to increase employee engagement since it eventually facilitates OPEX adoption more fully.

M. Carvalho et al., (2023), tested the model they built in an automotive company but has a universal applicability. They stated after the tests that the areas related to the continuous and systematic adoption of the lean tools such as the Shingo Model and

those that are associated with adoption of effective systems that are truly capable of ensuring an effective deployment of the corporate strategy of the organization are the areas that need vigilant attention.

Mishra et al., (2023) examined the Indian mining industry to see how corporate, financial, and commercial affairs affected operational excellence. From their research, they discovered strong evidence of the aforementioned variables' influence on OPEX. The quantity and quality of the items, together with their marketing, the scope of economies, risk management, transportation, and machine operation, were shown to be the most significant elements in each case. In their concluding note, the authors did point out that OPEX cannot achieve its goal without strong performance, senior management commitment, and motivated staff members.

Draganić, (2023), studied the digital capability of a company for achieving operational excellence. They made use of business transformation management methodology (BTM2) and the digital capability maturity model (DCMM) which are corresponding with each other for assessment of the afore said objective. The nine management disciplines included in the BTM2 are the management of strategy, value, risk, business process, IT, change, training, project and meta management, were individually evaluated for the case of the operational excellence. For the best result of Operational Excellence in the company, the writers attempted to establish a new strategic plan and match it with the new IT strategy. COBIT 5 framework was employed for the purpose. The results of the three-step strategic plan developed to oversee the company's operational excellence revealed that the level of digital capabilities improved can certainly contribute to the better management of the operational excellence criteria of the company under consideration.

Vashishth et al., (2023), conducted a study with the procedure and findings of the research using the variables- Motivation, Selected LSS methods, Challenges, LSS program performance, Organizational performance. They revealed that there was a partial influence of LSS program performance in the relationship of motivation for implementing LSS in an organization and its performances. Meanwhile, the selected LSS method applications and the LSS implementation challenges were found to have

a full indirect influence on the organizational performances. However, overall results showed that LSS program performances in an organization will provide with a positive impact on the performances of the organization. Thus, the notion of LSS programs enhance the organizational performances was what the authors contributed to the literature.

Rafael Henriquez et al., (2023) conducted a systematic literature review with a view to develop a conceptual model in the production research. Their main focus was on the OPEX through a triple bottom line in the context of emerging countries. The triple bottom line concept consists of economic, environmental and social dimensions of OPEX. They meticulously reviewed the literature diving it themselves into 3 groups, by which the first group revealed the principles of OPEX, the second group revealed the applications of the triple bottom line in recent industries and the third group explored the application of OPEX in emerging countries. 9 attributes were found in terms of the application of OPEX. Out of all the 29 papers vigorously comprehended, only 6 were found to be based in emerging countries and that too being in Asia. While Active participation by employees and culture generation was the most cited theory by the authors of past literatures, our researchers found a great opportunity to assess the role of top management in the labour participation in the organizations, which many authors have turned a blind eye on to.

Henriquez et al., (2023), tried to identify the key factors that affect operational excellence in I4.0. They focused on the emerging countries to conduct the empirical study and structure a maturity model. They followed a four-step study, first and foremost step being the identification of variables that need to be considered in the maturity model, then again from the literatures, they tried to identify how these variables can be organized and then moved on to defining the aforementioned maturity model. Towards the final stage, they validated each variable and the maturity model to conclude that in total, 23 variables were validated through accessing the responses of general managers, operation managers and experts within the selected organizations from the interviews.

Jadhav et al., (2023) examined OPEX using Lean and Six Sigma methods and tools during the COVID-19 pandemic phase. During the pandemic, the writers concentrated on efficiency, profit, and growth. According to their analysis, the three performance measures they used for the study were unaffected by sustainability. However, Lean and Six Sigma do improve the performance of the companies on all the chosen metrics.

J. Antony et al., (2023) studied the reasons for failure of sustaining operational excellence initiatives in organizations with the help of various reasons from the past literatures. The literature provided with the reasons as- weak organizational strategy planned and its alignment with OPEX initiatives, issue of Resistance to change among the employees of a given organizations, ineffective organizational culture, Inefficient leadership in the organization, Lack of proper communication between the different levels of management, ineffective project selection and prioritization, Lack of employee engagement at all levels, Limitation in training and education provided to employees, Lack of reward and recognition system in the organization, No OPEX roadmap or framework for sustainability, Poor alignment between OPEX and organizational learning, Deprivation of Top Management support. With reference to these reasons identified, their study revealed that Lack of awareness and importance of the continuous improvement in a structured and systematic manner is the main reason for the failure of OPEX initiatives, while the disbelief in the OPEX and the lack of leadership or initiative from the top management due to lack of awareness about the benefits of OPEX are added to reasons yet again. In many organizations, the OPEX was found to be still in the start-up phase and not yet developed fully so as to allure its benefits. Some may even have tries to implement OPEX without any structures or well-calculated strategy. The misconception that OPEX implementation consumes a lot of time and cost is yet another reason for failure. Among all the sectors taken into consideration, the service sector was found to be the sector were the OPEX implementation was minimal.

Lameijer et al., (2023) studied the 27 continuous improvement implementation models and organizational dimensions such as strategy, systems, style, staff, structure,

skills and values, through systematic literature review process. They concluded that continuous improvement models are yet to be widely acknowledged and they are primarily based on anecdotal evidences and exploratory researches. Only certain aspects of the CI implementation are considered, and there many other aspects are yet to be represented in the implementation models.

Naik et al., (2023) assessed various frameworks for OPEX. They also took into consideration the organizational culture and organizational agility factors alongside the leadership variable. Operational, economic, environmental, and social sustainability criteria were evaluated in their proposed framework. They concluded that the support of top management in the OPEX initiatives has the apex priority and power to transform the organization into a sustainable OPEX institution. It was also stated that it is important for businesses to properly align OPEX initiatives with corporate strategy in order to maximize their resources in order to get a competitive edge.

Safitri et al., (2023), studied about improving the Business Performance in organizations via Operational Excellence implementation and Value Co-Creation. They took into consideration 15 variables namely-Virtual Environment, Service Interaction, Lean Transformation, Decision Support System, Quality Assurance, Co-Production, Value in Use, Partnership, Financial Performance, Non-financial performance, Operational Excellence, Value Co-creation, and Business performance. After a thorough consideration of the maximum variables that can be related to the business performances, they came to the conclusion that Operational Excellence and Value Co-Creation had considerable role in increasing business performance.

Citybabu & Yamini, (2023), conducted a bibliometric analysis while looking into the past literatures and scrutinized each to find that from the year 2020 to 2022, LSS 4.0 has emerged as a trend in which more researches shifted their focus to and have substantially increased in its relevancy.

Mahato et al., (2023) conducted an empirical investigation on the deployment of operational excellence in SMEs by taking into account the Consistency, Supplier efficacy, Process efficiency, Product excellence, Contractual conformance,

Competitive potential in the SMEs. Their study led to the conclusion that enhancing the competitive potential can only be achieved through a mediated relationship with contractual conformances and the process -efficiency and not the consistency alone. They also stated that the results of OPEX deployment in SMEs would vary largely when compared with that of the large-scale industries.

Akhtar et al., (2022), explored the key determinants of operational excellence and discovered that they were as follows: costs, operational features, real-time reaction, and dynamic capabilities. The internet of things, big data gathering and analytics, and information sharing were identified as the major dimensions for BDMIP systems. Related infrastructure, data kinds, and relative needed knowledge were identified as the systems' enablers. Their investigation revealed that, in addition to end-to-end visibility, real-time response, operational service quality, cost, and dynamic compatibility was the most crucial factor in determining whether or not such systems could enable operational excellence.

Malsinghe et al., (2022), conducted Study on Operational Excellence Models during the COVID-19 Pandemic. The study identified the following variables: organizational agility, organizational culture, multi-dimensional impact of operational excellence efforts, social and environmental sustainability, economic sustainability, and environmental sustainability. They discovered via their research that the organization OPEX models were largely sustainable prior to the Covid-19 pandemic. However, during the Covid-19 epidemic, there were differences in the operational excellence models regarding how sustainable they were—more, somewhat, or not at all. Of these, MO1 was shown to be the most sustainable OPEX model with an SSC. The UET was used to show how strategic choices affected organizational outcomes in terms of managerial background and traits.

Kovilage et al., (2022), systematically reviewed 43 published papers that falls under the time span of 2009-2021. They then presented these reviews under nine different themes such as- distribution of papers across years of publications, geographical area covered under the study, industrial sectors analysed in various articles, Venue of paper publication, research methods, areas of research, theory application, knowledge

contribution, research gaps identified and future research directions revealed. They found that there was only negligent attention given to the effect on capabilities of operational excellence such as operational and dynamic capabilities, there were less application of the proposed theoretical bases for explaining the operational excellences in the literatures and even there were neglected research areas such as some industrial sectors, banking sectors, countries and continents. Very less attention was given to the psychometric scale development in the operational excellence area and the mixed- method research approach. In the context of operational excellence research, these were determined to be the current research gaps.

Hafeez et al., (2022), took into consideration the prospective success factor of operational excellence in an organization which falls under the SMEs manufacturing sectors, such as – organizational culture, Organizational Structure, process management, human resource management, leadership style, Operations Strategy. They categorized these factors in to two group namely, hard factors and soft factors, and gave a conceptual understanding on the effect of both on the operational excellence. They thus provided contribution to a body of knowledge in understanding operational excellence in the SMEs.

N**ayak & Choudhary, (2022)**, attempted to consolidate the lean and agile models and integrate them so as to effectively and efficiently manage the humanitarian logistics and supply chain management in a local jurisdiction of a disaster-stricken region of a non-mature economy. They identified inefficiencies and opportunities in the field. 25 semi-structures interviews were conducted with the HLSCM stake holders and a mixed purposeful sampling technique was followed. They recommended an integrated strategy that must be formulated to address the inefficiencies and ineffectiveness in various processes of HLSCM.

Cui et al., (2022), concentrated on the IoT metrics and supply chain collaboration standards. The most crucial IoT methods for enhancing SCC, according to them, are enhancing huge data processing capabilities, bolstering the integration of management information systems, and enhancing information transparency.

Jengwa & Pellissier, (2022) strained to develop an OPEX implementation model for organizational growth through the variables – people, process or technology, and product or service. They found evidences that the most important aspect to be considered for a successful OPEX implementation was the effective communication system which thrives to enable a full understanding across the organization irrespective of the levels of management. The OPEX implementation requires all the personnels in the organizations to get things done at the first time of execution and that the drivers of OPEX should possess the spontaneous ability to think and act quickly. The cultivation of a new culture that inculcates the shared excellence identity, values and norms were found to be critical for the successful implementation of the OPEX.

Razavi Hajiagha et al., (2022), conducted a systematic literature review to find the benefits and most crucial challenges of the OPEX in I4.0 scenario. Their findings revealed that lack of a strategic planning and absence of proper infrastructure were the main influential elements of the OPEX in the i4.0 scenario. Meanwhile, the support from the part of Govt. and the use of business models that have not been fully developed were the main challenges they identified. Focusing on these challenges, the OPEX and industry 4.0 can move towards full utilization and prosperity.

Pansare et al., (2022), stated that although many studies have been done in integrating operational excellence strategies with Industry 4.0 technologies, the researcher here focused on the literatures to identify maximum possible OPEX strategies and the reconfigurable manufacturing system practices along with advanced technologies, combined with performance metrices to get a detailed picture. A total of 28 OPEX strategies were identified and 17 performance metrics. The conclusion they arrived at was that the organization performance improvement was most affected by the advanced I4.0 technologies.

Luz Tortorella et al., (2022), Conducted semi-structured interviews with experts from both academia and manufacturing companies. They concentrated on four key aspects, namely- people, partnerships, processes, and products and services so as to understand the turns that implied by I4.0 in the concept if operational excellence. The

study led to the conclusion that a more comprehensive and integrative view of operational excellence was being made possible by interconnection and the growing importance of cyber-physical systems, while also broadening the definition and comprehension of the concept in several fields. The real results of integration of digital technologies into the manufacturing sector which was done extensively puckered up different expectations in terms of all the four key aspects that were under consideration for this study.

Jiju Antony et al., (2022) analyzed the impact of Lean practices on the organizational performances through a meta-analytic investigation. Their research supported the notion that the aggregate Lean Practices and aggregate organizational performances are significantly and strongly associated with each other. This relation is the strongest in developing countries and the recently emerging markets. The authors also found evidences of strong relations between the quality management and the organizational performances.

Joshi et al., (2022), highlighted the findings of their study that the major challenges that hinder merging OPEX strategies with I4.0 technologies in manufacturing are various implementation issues like lack of standardization, lack of vision and lack of trained support. They considered 15 internal factors to study the challenges in lean adoption in the manufacturing industries.

Kayikci et al., (2022) used items like Responsiveness, Efficiency, Flexibility, Collaboration, Information, technology to understand blockchain technology in-order to improve the operational excellence of the perishable food supply chains during outbreaks of pandemics. In the medium and long term, blockchain was crucial in avoiding mismanaged and expired food from reaching consumers. One possible benefit of BT is less food waste. In order to help PFSCs be more responsive, flexible, efficient, and cooperative in addressing the COVID-19 pandemic, blockchain capabilities such as disintermediation and decentralization, immutability and transparency, smart contracts, visibility, traceability, integration and interoperability, and consensus mechanisms provide improved long-term results for operational excellence.

Ozbiltekin-Pala et al., (2022) analyzed the critical factors that would appraise the strategic alignment between operational excellence and Industry 4.0 technologies. For the same, the smart manufacturing arena was chosen and study was conducted using the Resource Allocation, Capital Investment, Organizational Strategy, Employee Involvement, Infrastructure for Right Methodology, Techniques and Tools, Top Management Support, and Information Sharing as variable for the study. Sectors where the analysis was conducted were- textiles, food, automotive industries. The most important factor for strategic alignment between OPEX and I4 were found to be the tools and techniques along with the infrastructure for right methodology. These were closely followed by the organizational strategy and capital investment. The food industry was found to be the worst among the three industries studied, while the food industry was found to be the prominent one in terms of strategic alignment between OPEX and I4 technologies.

Saeed et al., (2022) tried to Develop a multi-item Operational Excellence scale by conducting the Exploratory and confirmatory factor analysis. Detailed review was conducted to generate the scale items from the past literatures especially dotting on the principles of the Shingo Model of OPEX. Their study revealed the OPEX to be a multi-dimensional construct which incorporated three distinct dimensions which are the cultural enablers, the continuous improvement and the enterprise alignment.

S. Gupta et al., (2022) found that Small and medium-sized enterprises (SMEs) can greatly accelerate their sustainability in manufacturing operations by implementing Industry 4.0 practices, utilizing advanced robotics to reduce the need for human intervention, smart logistics that adapts to changes in production capacity, virtual reality, and dynamic simulation techniques. The authors put forth the study as a reference for the SMEs in achieving operational excellence with increased productivity and efficiency by focusing on sustainable manufacturing practices.

Sordan et al., (2022) conducted empirical research in the field of health care. Here they found evidences that most of the least six sigma projects focused on the strategic improvements which then leads to business transformations. Almost half of the projects undertaken in the healthcare sector was aimed at increasing the velocity of

the processes in the hospitals and health care units. Here, the JIT approach process mapping and kaizen tools were adopted to implement the LSS program. Further focusing on the analysis of the flow of people and patients in the hospitals, adoption of JIT philosophy, the spaghetti chart, and the kanban system are the prominent ones. While focusing on the six sigma tools, the most commonly used tool is the cause and effect analysis, while in case of the LSS tools and techniques, the descriptive statistics stand out.

Mathur & Chauhan, (2021), tried to understand what determines the institutional performances. For the same, they focused on customer (student) perspective, financial performance, and operational excellence. The results revealed that cultural knowledge management and knowledge management infrastructure significantly impacted the organizational performances along with age of teachers.

Henríquez-Machado et al., (2021), used economic sustainability, social sustainability, environmental sustainability. Organizational agility, organizational culture to understand the extend of sustainability that may achieved through the OPEX. They also tried to incorporate the organizational agility and organizational culture factors which are prime to the OPEX. The Colombian companies were their target samples. Their study produced the results that in terms of economic performances, the developing countries show cased a lower OPEX than the developed countries. It was same in the case of continuous improvement schemes, environmental sustainability and social sustainability as well. Here, we can understand that the developing countries have yet to make up in their strategies and performances so as to attain sustainability through OPEX.

Osman et al., (2021) proposed a framework for improving the organizational performances in the Sudanese aviation industries. Here they made use of 5 variables, namely- Leadership, HR, continuous improvement, Operational planning, asset optimization. The paper concluded by stating that leadership was the most crucial factor in the step of achieving operational excellence in the selected industry.

Lameijer et al., (2021) listed the critical success factors of LSS implementation. For the purpose, the took into consideration various rationale for LSS implementation

from the literatures and perceived results of the implementation. The CSF pertaining to digital emerging technology companies, that the authors found, were- involvement from organizational leadership in the implementation; redesigning the LSS methodology to align with the organization's shared values; reorganizing the traditional LSS training program to incorporate a more incremental, prioritized approach to on-the-job training; and modifying the way the LSS project is executed which includes (a) reducing the number of stages and tools used in LSS projects and (b) implementing more iterative project management techniques.

A.M. Carvalho et al., (2021) looked into the enablers of OPEX, organizational agility and organizational culture. Their findings proved that OPEX helped in developing or expanding the organizational capabilities to adapt to changes or the organizational agility capabilities and implementing the excellence-oriented culture in the organization so as to maintain these efforts to achieve continuous improvement in a fast-changing environment. A well-structured, mature and flexible OPEX will help the organizations to respond quickly to the new strategies by reconfiguring its operations.

Anil Kumar et al., (2020) studied the "Behavioral factors on the adoption of sustainable supply chain practices" through literature reviews to identify the most contributing behavioural factors to the sustainable supply chain management. A total of 14 behavioural factors were identified as a result of extensive literature survey. Out of these, the footwear industry where the study was based in was most contributed by the factors such as sustainable strategy and energy from the effect group, while the cause group was contributed by organizational culture and the commitment of the top management or the executives of the organizations under footwear industry. These findings were further agreed upon by the experts in the field so as to provide authenticity and credibility to the study.

Kazancoglu et al., (2020), focused on the organizations engaged in green supply chain. Here, they attempted to improve the performance of the Green Supply Chain Management (GSCM), by thoroughly analysing and evaluating the methods of green operational excellence of a galvanizing company selected for the study. The

framework proposed by the authors include criterias of quality management in the process, efficiency management in its functioning, green methods of production/ manufacturing, eco-packaging to the end products, and green design as their criteria. The process began with fuzzy analytic network process to seek the weightages of the criteria mentioned above and the respective measurements. Then overall operational performance score was found with the help of weighted scoring method and in the end, they proposed theoretical and managerial implications according to the outcomes of their study. The authors found that the green design tasks have to be viewed as an interdisciplinary task and should be composed of representatives from different departments. In the authors' opinion, by studying green design, lean processes, and quality, the inherent setbacks observed in a hierarchical organizational structure can be minimized and even avoided.

Dhamija, (2020), stated that there was a significant association between the intellectual capital along with its supporting areas and the operational excellence or in other words the operations management by conducting bibliometric analysis so as to find the relationship between intellectual capital and operational excellence.

Legaspi, (2020), considered the variables- customer intimacy, operational excellence and operational leadership. Through their study, they found product/ service cost information as well as budgeting as the factors for operational excellence strategy in an organization. Managing customers' relationship, product or service cost information, and budgeting were found to be the aligned factors for the companies that adopt customer intimacy strategy in their functioningHowever, while budgeting and customer management had an inverse relationship with factors, the factor increased the likelihood of a positive answer when product or service cost information improved, even though all three were necessary for the company that adopts a product leadership strategy. Because of this, it has been discovered that product or service cost information is helpful for all kinds of customer value propositions, and that managerial business assumptions and strategies determine whether a management accounting information system is appropriate.

Jamshidieini & Rezaie, (2020), conducted a study in the field of electricity supply. They found evidences that the core of operational excellence is the creation of maximum value of the organizations' customers, and the processes that have an outstanding performance in terms of standardizations, capable, under-control, waste-free and dependable processes. They concluded management commitment is the most crucial aspect of Operational Excellence in any organization. In order to arrive at this conclusion, they have considered Reliable and resilient supply chain, Integrated asset management, Business intelligence (BI), Focus on legal responsibilities, safety, and environmental issues., Continuous improvement, Training and empowering staff, Resolving disputes and friction between business units., management commitment as the variables.

Moktadir et al., (2020) tried to assess the key performance indicators for operational excellence towards sustainability. They based their study in the leather products industry. The key performance indicators opted for the study were management operations, quality and the economic, social and environmental indicators of performances. As far as the leather product industry was concerned, The competent management facility of capacity utilization was given top priority, followed by the production monitoring system management facility, while the scheduled production or the order fulfillment cycle time was the least priority.

R et al., (2020) was motivated to create a structural equation model for the Lean Six Sigma system that included sustainability factors such as business strategy, environmental, economic, and overall organizational performances, as well as personnel management, waste and defect management in companies, and business strategy. When creating the SEM model, safety considerations were also taken into account. According to the suggested model, there was a clear correlation between LSS and sustainable manufacturing techniques, which surely improved organizational performance. The authors anticipate that this integration will encourage a practice of institutionalizing the long-term advantages supported by the short-term advantages.

Saeed et al., (2020) Explored the impact of transformational leadership and human resource practices on operational excellence to build a conceptual framework of the

same. It was mediated by knowledge sharing. The main variables used for the study were transformational leadership. HR practices and OPEX. 20 factors affecting OPEX was found from the literatures which included: Leadership, HRM Practices, Operations strategy, Involvement culture, Organizational structure, Process management, External factors, Employee accountability, Employee satisfaction, Employee motivation, knowledge sharing, etc. The authors put up a conceptual model in which operational excellence was significantly correlated with information sharing, human resource practices, and transformational leadership. Knowledge sharing was used as a mediator in the relationship between operational excellence (dependent variable) and human resource practices and transformational leadership (independent variables).

Wojtkowiak & Cyplik, (2020) took a systematic review approach. The past literatures showed evidences that there were significant visible connections between the OPEX and sustainable development concepts such as Lean management.

André M. Carvalho et al., (2019) tried to analyse all the possible variables linking the OPEX, organization culture and organization agility. The various OX enablers found from the literatures were- Leadership, Commitment from the part of Top Management, Systems thinking approach, Engagement in the activities that promote Organisational culture, Organisation strategy alignment, HR skills and competencies, effectiveness and efficiency of the processes undertaken in an organization, Needs and expectations of the stakeholders of the organizations, Process of Organisational communication from top to bottom levels, and Strategic planning undertaken by the organizations. While the organizational agility enablers were as- Concurrent engineering, Technology used to meet the needs, Strategic planning, Supply chain integration, Quality and improvement, Employee empowerment, Information and Knowledge management, and Organisation commitment. The Values, Norms, Behaviours, Assumptions, Artefacts were the organization culture enablers. Upon studying these variables, the conclusion they put-forth was that there was a positive relation between the organization agility and OPEX. Thus, by promoting OPEX sustainability in an organizations, the authors argue that, the results will be better as

well as the organizations will become more adaptable through continuous development of skills to deal with changes.

Boya & Sekhara Rao, (2019) evaluated the role that organizational behaviour plays in the pharmaceutical industry's pursuit of operational excellence. The results of the study showed that achieving operational excellence was significantly impacted by the employees' organizational behavior. Thus, it was determined that adopting efficient organizational behavior would in fact aid in the pharmaceutical industry's attainment of OPEX.

Aguilera et al., (2019) tried to consolidate the meanings and concepts proposed by different authors into a single framework and thus propose a new and exhaustive meaning by itself. They analyzed 122 documents which fall under the period of year 1993-2018. From the population of 122 documents, they obtained a sample of 54 articles using formula, which were then arranged in the order from highest to lowest impact factor. They then filtered the articles for most significant words and the number of occurrences of those words in each article. These words were then grouped under four key points derived from the reviews, which are- improvement process, quality initiatives, quality measurement and improvement tools. As such the information thus obtained were tabulated in a concise manner that it is easy to understand. They also proposed some application guidelines and found that the primary effect of operational excellence would be optimization and control process. They further criticized that the model is little accessible to the small organizations and that it is sometimes applied incorrectly. They concluded the work by stating that operational excellence is not another theoretical concept, but a philosophy by itself that focuses on achieving higher performances and will finally result in commercial success.

Sony, (2019) tries to find solution for helping the organizations to sustain their initial success obtained through operational excellence strategies. The researcher proposes a model by considering the social, economic and environmental aspects of operational excellence, for the sustainability of the same. He worked on integrative review so as to find answer to the research question of how to implement a sustainable operational excellence initiative within a company. The scope of reviews that were collected was

limited to a period between 1988 to 2018. He conducted a three- step process of screening so as to obtain a precise list of articles. Out of 512 articles found from the database, the extensive screening process gave a final sample of 44 articles. He found from the reviews that 4P Model of operational excellence was the one model which implements all aspects of an organization. The 4P includes- product, process, partnership, people and along with it, the Leadership factor too. He also found Lean Model, Six- Sigma Model, Kaizen Model. But then, there is no one particular model for operational excellence. Companies, Industries and even Government nowadays are building up their own models like Rolls Royce, Japan Deming Prize etc. Further, he asserts that for operational excellence strategies to be sustainable and provide long term results, the impact on all the three aspects ie., economic, environmental and social dimensions, should be studied. As a result of his extensive reviews of all the models and other related reviews, he proposes a sustainable model of operational excellence and puts forward six propositions. Operational excellence can be sustainable in the long run if:

- The strategy includes social aspect of sustainability for both the internal and external stakeholders of the organization,
- It makes an economic impact without hindering the social and environmental sustainability,
- It takes into account the environmental sustainability in its implementation,
- It does not indulge in trade- off among social, economic and environmental impacts,
- It has a culture of sensitivity towards the three dimensions,
- It can immediately sense and respond to the needs of the three dimensions.

Sony & Naik, (2019), tried to integrate the well- established model of Six- Sigma and the C-K Theory for providing an enhanced strategy for achieving operational excellence in the organizations. They found that six sigma as a powerful tool for reaching operational excellence with benefits of increase in profitability, reduction in

quality cost and raise the operational efficiency and effectiveness so as to meet the stakeholder needs and expectations. It also improved team work at a cross- functional level throughout the organization, prevention becoming the focus, rather than cure to the problems, minimizing the non-value-added steps in business processes, knowledge into various tools to solve several problems etc. an integrated review of literatures proved that Six sigma model by itself stifled the innovation and creativity of an organization as it sternly focuses on efficiency. The researchers identified this gap and tried to combine the six- sigma model with c-k theory which was proved to instill creativity and innovation into the design. They worked on the two most widely used methodologies of Six- Sigma model i.e., DMAIC and DMADV and are integrated into the C-K theory in a step-by-step procedure. The C-K theory is integrated into DMAIC after the analyze and design phase so that the design iterates between concepts and knowledge repeatedly until a conjunction comes between the both which will serve as the new improved design. And in DMADV approach, this integration takes place at the analyze and design phase.

Gólcher-Barguil et al., (2019), fill the gap of lack of indicators that would determine the financial benefits of operational efficiency. They propose OEP- Operational Excellence Profitability, a new set of indicators, which would isolate the impact that is generated as a result of fluctuations that distort the cost benefit of operational excellence in manufacturing environment, as a means to achieve cost benefits in manufacturing operations. They describe OEP indicators as "a set of metrics that measure the cost benefit of improving operational excellence by isolating the impact of fluctuations in manufacturing process". There are six indicators in the proposed model. The researchers conducted a hypothetical case study and also an industrial case study for practical application of the proposed model. The major limitation of the proposed indicators that the authors found is that although the calculations deploy easily available data, these are not assessable to those manufacturing units where a systematic data collection is not done or where they lack an established formal data collection procedure. Further, even if the data are collected by the employees, the calculations are to be done on software packages or using an electronic spreadsheet.

Hozak & Olsen, (2019) assessed the Lean habits in companies like Toyota, and how they use these habits for continuous improvement by creating a culture of respect for people to lead the organization to perform in a way that mutilates them from companies that are only superficially or allegedly lean. The research took cues, routines, incentives, and cravings into account. The Toyota stood out from other businesses by adhering to a few core values. These include training staff members, fostering a strong will, enhancing backup and motivating behaviors, and operationalizing Toyota's core values. These aid in maintaining staff awareness and provide them a unique capacity to persevere and adjust in the face of unforeseen circumstances and challenges, raising corporate standards and competitive advantages. As a result, they consciously apply a variety of Lean tools and practices in their work.

Sehnem et al., (2019), considered Upper Echelons Theory. The theory assumes that there is a certain relationship prevalent in the organization between organizational outcomes and the managerial characteristics adopted by the organization's leaders. They found that Proactive businesses that respond to the circular economy among the organizations under investigation demonstrated superior operational excellence through improved management of crucial success criteria. Conversely, businesses with a less proactive approach to the circular economy were more vulnerable to difficulties and conflicts as a result of poorly handled crucial success elements. Out of the specific top management traits in the companies that were included for the study, formal sustainability education and understanding of national sustainability strategy were determined to be relevant to the adoption of circular economy initiatives in an organization. Nevertheless, those that are most proactive in terms of the circular economy typically have top management that is more supportive of sustainability.

Sony & Naik, (2019) conducted a case study on the Six Sigma with C-K theory for innovations in operational excellence. They used the DMAIC and DMADV so as to study the Six Sigma. DMAIC stands for define, measure, analyze, improve and control where as the DMADV stands for define, measure, analyze, design and verify. These are the sequence of steps followed in the methodology used for the case study. These

were further integrated with the C-K theory or the concept and knowledge theory. They stated that by incorporating the DMAIC and DMADV with c-k theory, most issues could be resolved internally, which provided side benefits including raising employee morale and solving the problem in a way that was both technically and financially feasible.

Ahmad et al., (2018) assessed the relationship between the change management and the operational excellence featuring the electrical and electronics manufacturing companies. Transformational leadership style, Operations strategy, and human resource practices were found to have a substantial relationship with operational excellence when the change management components were analyzed. In addition to this, organic structure played a function in the operational excellence of the businesses that manufactured electronics.

Edgeman (2018) studied the Shingo operational excellence model as a sophisticated management system from earlier research, based on which the author determined the Shingo Model's guiding concepts and key insights. The aforementioned Model's guiding ideas, objectives, procedures, frameworks, and tactics are all included in the corporate culture. The author discovered evidence to support the claim that a humble leader is more authentic and, therefore, "worthy" of leading the creation of shared meaning, which is crucial to a collective identity and, consequently, unity and a shared sense of purpose. This makes humble leadership better at enabling the communication of vision and objectives.

Isoherranen & Ratnayake, (2018) evaluated the performance of microenterprises in the Nordic Arctic region by utilizing the operational excellence maturity review (OEMR) model with sales, sourcing, and production as the primary variables. Process status, employee competencies, process control, process performance management, process optimization, knowledge transfer, and IT were the process factors taken into account for the study. The study's findings demonstrated that the 20 organizations under investigation had the lowest sales process dimension scores. Once more, the OPEX performance assessments of the micro-enterprises were the lowest. The primary justification offered by the writers is the difficulty in guaranteeing adequate

understanding of operations management and OPEX to enable discussions to be undertaken at the level which ensures reliable and emerging results.

Gijo et al., (2018) explored the Lean title: Lean Six Sigma approach in an Indian auto ancillary conglomerate through a case study using the Lean six sigma DMAIC which is elaborated as the methodology of define, measure, analyze, improve and control sequence to achieve OPEX. Their research revealed that implementation of LSS through DMAIC resulted in reduction of defects and also promised a significant financial impact on the bottom line by which the company could save millions per annum.

Raja Sreedharan et al., (2018) carried out an empirical evaluation of the organizations engaging in manufacturing operations on their awareness of LSS. They concentrated on the LSS measurement's validation and construct development. The study's KPIs included top management commitment, LSS implementation, impact, and acceptance. Top management showed a noticeable willingness to promote the adoption of LSS techniques. The usage of LSS tools and procedures in the organizations that implemented LSS practices had an impact on how those organizations see their daily activities. Four independent and distinctive constructions were developed by the authors to evaluate the LSS in the industrial industries.

Sreedharan V et al., (2018) focused on creating a Green Lean Six Sigma paradigm for institutions in the public sector. It was discovered that the Green Supply Chain methods were widely used. Nonetheless, their impact within the public sector was deemed negligible. There is a dearth of integration between LSS and GSCM, which can be attributed to suppliers' and manufacturers' concerns about becoming too costly in comparison to their rivals. Additionally, there is a common inclination for organization to be resistant to change and to fear losing faith in businesses by the customers. The low rate of integration of LSS with GSCM in the public sector can also be attributed to the lack of a clear policy for sustainable SCM and the requirement for ongoing learning about the "sustainability" of organizations with their management and other stakeholders. Through their investigation, the researchers discovered that the suppliers' lack of green literacy and ignorance of the financial

benefits of sustainable supply chain management were the main obstacles to GSCM. To meet environmental, economic, and sustainability goals, the authors put up a model that they called GLSS, which demonstrates how to combine green practices with LSS.

Found et al., (2018) undertook a systematic Literature review of the operational excellence and its models. Through the same, they intended to create a conceptual model that offers a whole systems approach to operational excellence. This model is known as the Boston Scientific Strategic Operational Excellence Model. The entire approach is based on the socio-technical systems theory, which recognizes that it is impossible to translate a vision into actual outcomes, without the complete cooperation, principles, and actions of knowledgeable and experienced individuals, a dedicated and capable leadership team, and a culture of change, CI, and culture of problem-solving.

Yang et al., (2018) studied the application of Design for Six Sigma (DFSS) tools in telecom service improvement using the IDDOV method of continuous improvement which belongs to Identify, Define, Develop, Optimize, and Verify, put-forth by Chowdhury in 2002, as it was found appropriate by the researchers for redesigning service processes to meet the customer requirements. The authors found that the fundamental basis of any successful projects to be the sis sigma culture in the organization and the infrastructure to boost the continuous improvement project. To create and understanding of the service quality project team and stronger interest in the same, a customer- focused approach is stated as necessity. The DFSS allows a flexible application of tools in company like the one authors' opted, where the progressive improvements are hard to reach their stated goals and the targeted quality is difficult to achieve.

Sartal & Vázquez, (2017) claimed that IT becomes essential for handling the massive volume of data and improves the organization's ability to absorb and react methodically to the variety of customer needs. The real value that IT resources provide when they are integrated into organizational processes is what led to this discovery. The writers' main concern was OPEX's usage of IT. The case study presented by the

authors demonstrates how IT elements facilitate the successful evolution and adaptation of lean principles and tools to any manufacturing setting.

Muazu & Tasmin, (2017) aimed at addressing the main issues of diverse view about the operational excellence specific to three industries namely, manufacturing, service and oil and gas industries. They say that the unfavourable business climate across the globe have pressurized the companies to adopt operational excellence in their organizations. This would aid in reducing the lead time and optimizing output with minimal resources under a safe and healthy environment. By reviewing the literatures, they categorized the working areas of the three industries into two groups as converging factors and diverging factors and found eight converging factors meaning they are a part of all the three industries. The common factors they found are: cost reduction, operational efficiency, continuous improvement, Quality of product/ service, time utilization, output optimization, integration of all work processes, and employee engagement. The service sector differs from the other two industries by the factors of customer satisfaction and delivery period which are crucial in case of service providers.

Tornjanski et al., (2017) focused on the effective operation strategies, quality management and OPEX in Banking sector. Created a conceptual design for a digital platform that would support mass customized-lean-agile-fit operations strategy in order to decrease complexity, time to market, and increase customer satisfaction. The platform's goals are to improve quality, attain operational excellence, and boost customer satisfaction. According to the authors, one of the requirements is the recognition of operations as a function and the use of successful methods that should be considered a strategic component of banking. Furthermore, knowing what operations management must offer and how to best utilize resources and competencies as a cohesive system are essential. The banking industry's operations managers must ultimately learn how to tailor suitable strategies with a distinct long-term vision and strong short-term implementation capabilities if they are to successfully move from the conventional "back-office" operating model to the "strategic" one. They should also concentrate on quality management, operational excellence, and a masterful

approach to operations. The researchers also recommend the development of a methodical, logical, and ambidextrous view of the problem, the use of suitable tools and decision support software solutions, the adoption of a thorough, quantitative, and objective approach to decision-making, and the creation of intelligent processes that are simultaneously focused on the effectiveness and efficiency of banking operations.

J. Antony et al., (2017) combined the research and real-world experiences of three experts on the subject of LSS. According to the research, committed leadership, top talent, supporting infrastructure, project selection, prioritizing, reporting and tracking system, and culture change are the essential components for the effective introduction and development of LSS. They added that LSS was applicable to a wide range of industries, including manufacturing, services, healthcare, government, non-profits, and education, as well as small and medium-sized businesses and large corporations.

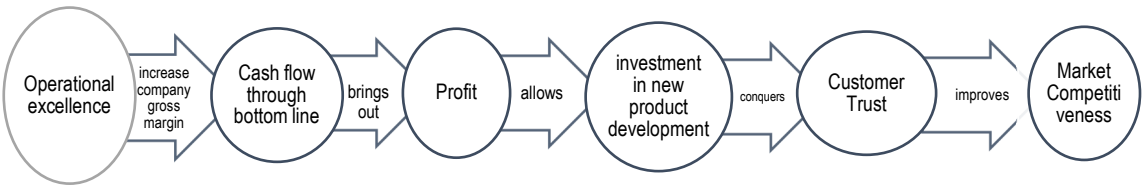
Lleo et al., (2017) assessed the employee participation and commitment to continuous improvement build-up through middle manager trustworthy behaviours in the organizations. Their research brought out trust as one of the main antecedents of commitment of the employees towards the organization. The trust they exert on the managers have a great role in the employee commitment which in turn leads to the better employee participation, ultimately leading to continuous improvement.

Shehadeh et al., (2016) aimed at seeking the critical factors affecting the operational excellence. They worked on the research gap that all the literatures found were focused on industrial fields and that there was very little focus on the service sector. They based their study on identification of dimensions that are common in both service and industrial sectors and then understanding how these would reflect into the service environment. The operational excellence was set as the dependent variable and the four factors namely- Leadership, HRM practices, Cultural Involvement, and operation strategy were identified as the independent variables. They conducted the research on employees of Jordanian service sector firms by using random sampling as a sampling technique with Sekaran normal distribution. They found that the factors had a high positive relationship with the dependent variable namely- operational excellence.

Variable	Highest mean	Lowest mean
Leadership	Vision	Empathy
HRM Practices	Selection practices	Compensation Practice
Operations strategy	Diversification of services	Fixed layout of firm
Involvement culture	Empowerment	Orientation/ Control system
Operational excellence	Operations strategy	HRM practices

They concluded by stating that empowering employees, rising team orientation and developing the capabilities of both employees and managers would aid in achieving the one important factor of business excellence, namely- operational excellence.

Issar & Navon, (2016), presents a complete guide on operational excellence. They introduced operational excellence as an objective for profit and loss and as a tool for performance improvement. The book is based on the idea that businesses can achieve operational excellence by following straightforward, professional, and lean operational guidelines. This in turn will create a chain of financial benefits as:



The authors propose a single quality LEAN system through this book.

Nourelfath et al., (2016) tried to evaluate the Six Sigma failure rate and their assumptions for inverse Gaussian cycle times, which has considerable applications in describing cycle times, product life, employee service times etc. Six Sigma failure rate was found to be commonly evaluated under the assumption that the process in the organizations were normally distributed and its specifications are two-sided. Higher quality efforts are needed for processes that aim for the Six Sigma goal failure rate than for typical operations. The Six Sigma performance targets necessitate effort levels that are entirely different from those necessary under the normalcy assumption

since cycle times follow IGDs. Consequently, it makes sense that as an organization plans for its next Six Sigma program to optimize cycle times, the IGD will be taken into consideration and explicitly calculated. In Six Sigma initiatives, managers must exert a great deal of work and maintain awareness in order to determine the appropriate probability distribution for every process, rather than assuming normal distributions on a systematic basis. The paper's theoretical model determines that the inverse Gaussian distribution is superior for service systems.

Glover et al., (2015) focused on the relationship between continuous improvement and rapid improvement sustainability with the kaizen characteristics, characteristics post the events and the perceived impact on the post-implementation phase. In order to build their dynamic capability of continuous improvement and modify their operational capabilities, management and the workforce must both play a part in adopting improvements into their work areas. Higher views of embracing change seem to be present in workplaces that promote employee development and stewardship. This was discovered because, via embracing changes, learning and stewardship were positively indirectly associated to the impact on the area after implementation.

Eriksson et al., (2012), tried to find the leadership aspects that may have an affect on the leader's ability to upbring operational excellence in an organization by studying three distinct units of two large Swedish organizations other and comparing them. There was a mix of both transformational leadership and transactional leadership in two units and one case showed the use of transformational leadership. The researchers found that the transformational leadership style is more efficient for driving the operational excellence in an organization. But the researchers also found that the need for various leadership abilities would vary with the leaders' position in the organization and the complexity of the organization.

Ciptono et al., (2011) studied the Indonesia's oil and gas industry in relation to the sustainable TQM model for which they tried to set up a structural model fit using OPEX practices, World- class company practices and the Company non-financial and financial practices as the ingredients of Quality management practices. The non-

financial behaviours of the companies were shown to have a substantial link with the set of OPEX metrics. At the same time, a company's world-class operational excellence practices can have a significant impact on its non-financial practices, which in turn can have an impact on its financial practices. As a result, it became clear that every practice a business embraced had a significant impact on and association with one another, with quality management practices having a strong association with operational excellence.

Desai & Patel, (2009) identified 16 benefiting criterias upon the study which focused on the benefits of six Sigma drawn by the Indian industries. Their research revealed that the major benefit that was drawn by the Indian industries from the use of Six Sigma tools were the cost reduction in terms of large-scale industries. However, when it comes to the medium scale industries, the major benefit shifted to increased profitability. Apart from these, other opportunities that arise with the implementation of Six Sigma in Indian scenario were found to be the decline in the variability of processes, reduction in cycle time and customer complaints and also a tremendous decline in scrap rate. Entry into new markets was the least important benefit stated by the authors.

Darling et al., (2007), analyses the various keys that helps in achieving operational excellence. They focus on four of the major entrepreneurial leadership strategies. They state that entrepreneurs who strive to achieve an organizational environment that is supportive of associates and their development and tries to obtain an individual's loyalty will bring the organization on the way to continued achievement of operational excellence and success. The major factor that the authors found as hindering the creation of culture of excellence is that the entrepreneurs are either overmanaged or under led.

Basu, (2004) study centered on the top management's dedication, the accessibility of resources, the organizations' training and educational initiatives, and the ongoing project management methodology to examine the six sigma tools and procedures in order to achieve operational excellence. The authors identified a distinct pattern of departure from overall quality control, which they characterized as waves of quality

control. Total Quality Management (TQM) itself was the first wave, then came the TQM to Lean Sigma wave and, lastly, the Six-sigma to Fit sigma wave. Regardless of the program's name—Six-Sigma or not—the organizations appeared to rely on a set of suitable instruments and methods to accomplish their objectives of operational excellence.

2.4 Women Cooperatives and Women Empowerment

Empowerment is a process which generates changes in ideas and perceptions and creates awareness about one's rights and opportunities for self-development in all important sphere of life.(Sunil S. Patil, 2013)

R. Maligalig, et al. (2019), focused on What are the factors that empower women in intra household decision making on investment in public rice breeding, more specifically on the choice of the rice varietal trait improvements (VTIs) that are needed to improve the farm household's livelihood. For the same, they conducted a framed field experiment using the Investment Game Application (IGA) with selected rice farming households in Nueva Ecija, Philippines. They developed a novel indicator of women's intra household decision-making power (WIDMP) based on the relative Euclidean distances between the individual and joint VTI portfolios. Thus, they found that WIDMP is a normally distributed population in which women had almost equal (48%) decision-making power as men (52%), revealing almost perfect gender equity in investment decision making in rice breeding. Women who worked off-farm and had less farming expertise had a marginally higher level of empowerment. Women with greater levels of empowerment had a higher discount factor and made investment decisions based on expected future trends rather than on past or present performance. The results have wider ramifications for initiatives aimed at empowering women in addition to emphasizing the significance of taking gender roles into account when designing, using, and extending technology. In line with the Sustainable Development Goals (SDGs), their data indicated that in order to effectively boost women's bargaining power in the home, investments creating off-farm work options must be combined with education and training initiatives.

Niaz et al., (2019) assessed the impact of microfinance on empowerment and poverty alleviation in women living in Pakistan. This impact has been analyzed comprehensively with better empirical methodology (Ordinary Least Square – OLS and Propensity Score Matching – PSM) and comparatively a larger cross-sectional dataset of 670 respondents. Several important elements of empowerment were used in this study, including social, legal, cultural, psychological, interpersonal, and household decision making. Their findings demonstrated that by increasing women's income, exposure to microfinance has improved women's social status, poverty alleviation, and empowerment. Their conclusion was that women who have access to microfinance are able to raise their income, improve their social status, and experience a considerable reduction in multidimensional poverty. In addition, women who have access to microfinance were found to have feeling more economically and socially powerful than those who do not.

Singh, (2018) studied if Micro finance is necessary to overcome exploitation, create confidence for economic self-reliance of the rural poor, particularly among rural women and also necessary for financial inclusion. According to her, Indian women typically do not have the opportunity to engage in the nation's financial system, and microfinance serves as a gateway to it. She claimed that Self Help Groups (SHGs) are the dominant force in India's microfinance industry and that they are an efficient way to empower the "Unreached Poor" by offering financial services to them and enhancing their group's capacity for self-help. The swift development of Self- Help Groups (SHGs) has transformed into a nationwide movement for women's empowerment. Members of Self-Help Groups (SHGs) and women from rural and urban areas across India were selected using basic random sampling techniques. She discovered that the majority of respondents agreed that microfinance has directly and indirectly boosted economic growth, which in turn has improved family happiness and harmony. Additionally, women were becoming more economically and socially empowered after receiving microfinance, as seen by the 88 percent of respondents who said that their level of poverty had decreased as a result of taking part in the program. Additionally, it was discovered that women typically take out loans rather than accumulating money and purchasing insurance. Women who participate in Self-

Help Groups (SHGs) have been proven to be more economically, socially, and biologically stronger and to be considerably more conscious of their rights.

Jain, (2018) conducted a study in which he tried to capture various aspects of women empowerment, reasons for a women's empowerment, the kind of obstacles faced by a woman, the attitude of the Indian government and the course of action taken by it to promote burgeoning women empowerment. He enumerated some of the Ways to Empower Women like: Providing Self- employment and Self -help group, providing education, providing women's control over Decision making, providing minimum needs like Nutrition, Health, Sanitation, Housing, providing support to Change in women's labour patterns, Providing Encouragement to develop and change the mentality towards the women and motivate them that they are good at and make a career. He discovered that both the federal and state governments in India had developed a number of programs aimed at empowering and promoting the welfare of women. To address the many needs of women in society, the national government runs roughly 147 programs for them. These include programs for women of all ages, from various social and economic backgrounds, and from all societies. Some of them are: The Support to Training and Employment Programme for Women (STEP), Mahila E-haat, One Stop Centre Scheme, Working Women Hostels, Nari Shakti Puruskars, Swadhar Greh, and Beti Bachao, Beti Padhao.

Ghosh, (2018), examined the lending behaviour of women-owned cooperatives (WoCs) by exploiting the natural experiment of the financial crisis, employing a novel data set of Indian cooperative banks during 2004– 2013. The researcher employed both bank-level and state-level data. After adjusting for state-level macroeconomic and other bank-specific characteristics, the empirical approach contrasts changes in the WoC's action during crisis periods with changes in the non-WoC's action during the same time period. They used a DID regression to look into this issue. The study came to the conclusion that while WOCs' overall lending practices are not much impacted, credit given to SSIs and agriculture, particularly to high-income states, improves during the crisis.

Skała & Weill, (2018) address the relation between CEO gender and the bank risk. They studied dataset of Polish banks over the period 2008-2012, which consists of Balance sheet variables and corporate governance, for the reason that presence of women as CEOs were very frequent in the selected sample banks, the sample is large and homogeneous and that all banks have small and simple management structure. The control variables taken are: age of CEO, Bank size, and business model of bank. They discovered that female CEOs encourage lesser bank risk since they are more risk averse. The capital adequacy and equity to asset ratios of female-run banks are higher. They recommend that while talking about fostering financial stability, bank managers' demographic characteristics be taken into account.

Shweta Gupta (2017), highlighted five components i.e. women's sense of self-worth; right to determine choices; right to access to opportunities and resources and right to have live their life in her own way, ability to be an icon of social change, as strong indicator of Women Empowerment. These indicators all represent personality traits like extroversion and openness to new experiences. She focused on working women residing in Gurgaon city. Her research revealed that the Big Five Model, which comprises five primary personality dimensions— neuroticism, agreeableness, extraversion, conscientiousness, and openness to new experiences—is the most commonly recognized theory of personality among researchers.

Nair & Moolakkattu, (2015) studied the challenges faced by women's cooperative societies (WCSs) in Kottayam District in Southern Kerala. The majority of women's cooperatives work by focusing only on small-scale banking operations and recruiting men to help in different ways. The study comes to the conclusion that the state's structure of gender relations and property rights, as well as the way local male politicians have utilized the societies for their own political objectives, significantly limits the extent to which women may be empowered through women's cooperatives.

C. victoria masabo, (2015) states Cooperatives help women weather periods of scarcity by influencing their knowledge, skills, and confidence as well as their networks and resources. They also provide women the opportunity to change if they so choose. It would be unrealistic to assume that cooperatives could affect change in

all areas at once, as the process of women's empowerment goes beyond generating basic income and involves increased economic resilience, political and legal, socio-cultural and psychological, and familial/interpersonal empowerment.

Bezboruah & Pillai, (2015) assessed the magnitude of participation of women in financial cooperatives and credit unions in the developing economies by applying the stakeholder theory. The results showed that increase in loan sizes were directly associated with decrease in female participation in administration and governance. On the contrary, as the number of female borrowers increased, a subsequent rise was seen in the number of women in governance. Hence, the authors argue that cooperatives are the most suitable platforms for the women empowerment and to make happen the women inclusion in organizational governance and administrations.

Jan, (2008) provides examples of successful women's cooperatives in various Indian states. Due to the rapidly increasing costs of necessities and the growing social threat of adulteration, women felt compelled to establish Consumer Societies. The establishment of Women's Industrial Cooperatives paved the way for the development of Women's Multi-Purpose Societies and Women's Cooperative Banks. It comes to the conclusion that women may and will join a cooperative movement. This is made possible by two factors: the minimal amount of capital required and the ease with which the business's expertise may be obtained. Women do, however, participate in cooperative activities, albeit relatively infrequently. Our goal of socioeconomic growth can be achieved by increasing the gross national income through the cooperative movement's use of women's labour for productive purposes.

Vasanthakumari, (2002) attempted to accomplish the goals of assessing WICS III's overall performance and its financial performance in particular, as well as identifying operational and financial factors contributing to the WICS' current situation. The exploratory study conducted gave the findings as In terms of financial resources, WICS are in a better position than women's industrial units in particular and other comparable industrial units in general. The WICS has not been able to take advantage of any of the state government's incentive programs. Over the whole study period, just five WICS demonstrated profitability. According to an analysis of the WICS's balance

sheets, the company's viability is seriously threatened, and as of June 30, 1999, the debt-to-equity ratio of 14 units was negative because of the erosion of funds from losses. It appears that the WICS are not particularly interested in receiving client comments. Despite the government's compensation program for WICS product advertising, none of the units under study had utilized it. According to research, the fundamental goals of establishing women's industrial cooperatives have not yet been met because these businesses are losing a lot of money and are in grave danger of going out of business.

2.5 Women and organizational performances:

Jacob & Chandrasekhar, (2023) investigated any specific leadership attributes in the women that may enable them to be promoted to higher positions on merit grounds along with any barriers that may hinder their advancement, by comparing women and men in the leadership positions across India. Their study revealed that women managers find more withdrawn team members who are reluctant to share their thoughts or opinions in the meetings. Women were also found to be facing a work-life balance. However, they were found to be more empathetic than the male leaders. The authors conclude that their findings are in favour of organizational support to competent women advancement into top positions.

Ghosh, (2023) studied the SMEs in India to understand the discouraged borrowings with respect to gender of the managers. They considered the women who assumed the role of owners, managers and owner-manager so as to deeply comprehend the situation. The research revealed that organizations with female managers are frequently discouraged from borrowings. The reasons quoted are the lower level of self-confidence and the fear of creating more risks through loans. However, in the women dominated industries, the picture is reversed and the women managers are not likely to be discouraged from borrowings, but rather the chances for borrowing are significantly higher.

Abadi et al., (2022) conducted a systematic review of the past literatures with an objective to uncover the challenges to the career growth of the middle eastern women managers and leaders. For the same, they make use of the Institutional Theory. They

identified socio-economic forces and the attitude towards the women professionals as a major challenge to the women managers. It was found that in the middle eastern states, the organizational culture was intertwined with the socio-cultural forces. The institutional biases resulting from the organizational policies are yet another challenge revealed through the study.

Taparia & Lenka, (2022) assessed the glass- ceiling effect using the systematic review process from the past literatures. The authors revealed that the lack of self-confidence and lack of ambition to reach managerial positions are due to the socio-cultural stereotyping. There is a direct link between the social norms and the organizational barriers. Thus, the managerial posts are often pictured as male posts. There is also a wide prevalence of discriminatory corporate policies. These again increase the work-family conflict by lowering the self-confidence even more. Policy barriers are yet another constraint in the path of female career advancements as the strict and unfair laws and policies create further glass ceiling for the women employees in the organizations.

Castiglione et al., (2022) assessed the effect of the presence of women in the managing board on the productivity of the firms, targeting the manufacturing firms. The Italian manufacturing firms under their study showed results positive towards the main objective. The presence of female board members did contribute positively towards the productivity of the firms, both in and after the crisis periods. They provided evidence for the peculiar features of the female human capital showcased by the female members in running these manufacturing firms. An in-depth search into this resulted in the revelation that female managed and mixed managed firms showcased better results in terms of productivity than those which are male only firms.

Xing et al., (2021) investigated the cooperative mentality among the female leaders and their female subordinates in congruence with the notion that women cooperate well with women. Their results said that, although the accounting profitability increased with the representation of women on Board, it was only in sync with the earnings management. The stock market reactions were found to be negative towards women as managers in the presence of women in the Board of directors.

Abalkhail, (2020) studied the perception of junior women employees on the role off senior women in advancing their career. The hierarchical relations between the junior and senior women employees were found to be complex. The reasons quoted by the researchers are that the sociocultural and family values, religious beliefs and even the organizational structure and culture. However, a sisterly relation was revealed between women at workplace facilitating the career development and advancement. Yet, this positivity tends to be limited and conditional which makes the relations further disconnected and fragile in the opinion of the researcher. In some cases, the "Queen Bee" phenomenon was also revealed which would hinder the career advancement of the junior women at workplace.

Delgado-Piña et al., (2020) investigated the composition of top management in the Spanish banks and the impact it instilled on the gender diversity at different organizational levels and the organizations' employee productivity. Representation of women in the board increases the advancement of female employees to managerial positions. The gender diversity was found to have a significant positive impact on the productivity at the various levels of the organization. However, the presence of female directors does not necessarily increase the chances of female representation in the total organizational composition.

Park & Doo, (2020) sought out the structural relations among the Organizational culture, Human Resource practices with the job satisfaction and organizational commitment of the female managers in the South Korea. Their study results stated that the organizational culture had significant direct impact on the HR practices while indirectly affecting the organizational commitment and job satisfaction among the female managers. Meanwhile, HR practices showed direct influence on the organizational commitment and job satisfaction among the women managers. These reveals that the psychological attributes do have an influence on the organization performance attributes.

Hurst et al., (2018) examines the interconnection between women's workplace hierarchical relationships and their career decisions using relational cultural theory (RCT) and the kaleidoscope career model (KCM). It was found that the for the most

part, the women participants' hierarchical relationships had no discernible effect on their jobs or well-being. According to the great majority of partnerships examined, female supervisors and staff typically get along well.

De Celis et al., (2015) studied the impact of having women managers on the corporate social responsibility in an organization. They focused on the companies who have signed up for the women empowerment principles in Spain. Through their effort, they provide to the literature, the evidences of positive impact of women in not only corporate boards but all levels of management such as middle management, on the CSR activities fulfilling the gender equality objectives.

Fagbemi et al., (2009) critically assessed the barriers in the way of women managers in the public and private organizations in climbing the managerial career ladder. The authors took into consideration major relevant sectors of Nigerian economy to carry out the study. Their inquiry revealed that women do possess all the attributes necessary for the top management. However, the individual factors, gender-imposed factors by the society and the organizational factors are the reasons for their step-backs. The authors further suggest ways to overcome these step-backs, which includes- leadership training and development, gender-sensitivity working in the organization, etc. The training sessions should focus mainly on the cultivation of management related skills among the women so as to make their managerial roles better.

OKEBARAM & Etop, (2008) analysed the success factors among the women managers that leads to the organizations' performance betterment. The effect of personal characteristics was found to be positive and significant in the banks that the researcher considered for the study. The corporate environment and corporate culture also played important roles in the success of women managers. The researcher, as a conclusive note, argues that women are capable to succeed in the role of leaders in the organizations and maximize the organizational performances if given the chance to exhibit their ingenuity, creativity an innovative ability and a drastic change be brought up in the corporate environment, conditions of service and practice to capture the women rightful positions as a good bundle of opportunities.

Johansen, (2007) conducted an empirical study on the impact of women managers on the organizational performance using the Miles and Snow's management strategies to understand whether the strategies used by the female and male managers are different and the influence that these strategies have on the performances of the organization. A positive influence of the strategies used by the female managers on the organization's performance was found by the researcher. They also found that, out of all the strategies considered, only the defender strategy was found to have a positive influence, and that the female managers are the defenders, creating an indirect influence on the organization's performance. Moreover, the interactive style of the female managers boosts the benefits of prospecting strategy.

Smith et al., (2006) assessed the prevalence of relation between firm performance and the diversity in management by testing the hypothesis that the board diversity is potentially positively related to firm performance. The hypothesis was accepted, and the authors came to the conclusion that there was a substantial positivity in the direction of the performance of the company with female top management, even after adjusting for a number of firm variables and the direction of causality. They also argue that this positivity is highly influenced by the qualifications of the women at top management.

Harel et al., (2003) developed a model by combining management studies, HRM, women in management and organizational effectiveness which provided with evidences to the association between HRM practices, the fairness maintained in the promotion of employees and the organizational effectiveness of the studied institutions. The fairness adopted in the promotion of women into the managerial positions were found to have an immense positive impact on the organizational effectiveness. The authors conclude that the organizations managing their human capital, especially the women, achieve higher and far better results in terms of their organizational performances and effectiveness. Thus, the presence of women in management have been found to be beneficial for the organizations.

Shrader et al., (1997) explored the firm level relationship of women managers and the financial performance of the organization. They hypothesized that the firms

involving higher number of women at managerial levels would perform well. However, the results showed mixed relations. They argued that, the most supportive theory to back these mixed relations are that large firms with higher percentages of women in management tend to have better returns and profitability. The mixed relations revealed may also be due to lesser number of women in the board or top management teams and no female chief executives found. The authors opine that the women directors are found to disadvantages because they are given assignments with less instrumental impact for the firm.

2.6 Co-operative sector and Women Empowerment

Andotra & Lal, (2016), sought to scientifically assess respondents' perceptions of the age-wise availability of financial services through cooperative banks. To achieve the study's goals, primary data was gathered from the beneficiaries of four cooperative banks that are part of the RBI's financial inclusion initiative and operate in the Jammu region. They also tried to identify the factors affecting access to financial services through cooperative banks. Physical accessibility, convenience, information accessibility, access to the poor, ease of access, approachability, and employee attitude are various constructs of access to financial services through cooperative banks. According to analysis, cooperative banks give everyone, regardless of wealth, access to their services. Subsequent investigation shows that beneficiaries of all ages have little differences in their perceptions of the availability of financial services through cooperative banks. Some believed that, ironically, the issue of financial exclusion was caused by greater inclusion, which had left a tiny percentage of people and households behind because of obstacles like government meddling, lack of awareness among masses, inadequacy of trained personnel, lack of efficient leadership, unplanned growth of societies, inadequacy of finances, frequent withdrawal of capital by members during the periods of depression, slackness of business activities, low incomes and assets, social exclusion, illiteracy etc. Language and attitudes of cooperatives officials is also an element that stop clients from contacting current financial institutions, but if such obstacles are removed, it will be

possible for them to obtain and utilize the financial services and products that these institutions provide.

Garg & Kaur, (2015), focused on studying the perceptions of employees about their job with central cooperative banks of Punjab. For the purpose of analysis Chi Square Test, Average Weighted Score and Cross Tabulation have been used. It was observed that, despite several difficulties encountered by the bank employees, there were some who still maintained their jobs with the bank having growth potential, giving job satisfaction and challenging. But there were also others who had different opinion. It was determined that employees' opinions regarding their jobs are not greatly influenced by their experience or classification.

Churk, (2015), conducted a study based on a case study of Muvikima SACCOS for understanding its contribution in promoting rural livelihood. Mixed research method was used (both quantitative and qualitative). The aim was to find the contributions of SACCOS to the rural livelihood and also the challenges faced to make the same. They focused the study on 3 villages in Makungu Ward, Iringa, the selection being based on number of active members in the SACCOS. It was found that SACCOS in Muvikima contributed less to the agricultural development compared to other areas like business and money savings. It asserted on the opinion that SACCOS were seen as a place for storing money rather than a financial institution or, mechanism for investment in the varied sector for generation of income. It was also discovered that the main obstacles preventing Muvikima SACCOS from making a significant contribution to enhancing socioeconomic and rural livelihood in that region were a shortage of professional staff as well as inadequate management and administration. Low loan payback rates, poor member participation, and poor administration all contributed to SACCOS' inadequacy.

Md. Ruhul & Mohammed Mahin, (2014), investigates how cooperative societies contribute to economic growth. The purpose was to look at how cooperatives may contribute to the establishment of sustainable communities. According to the report, cooperatives have developed to provide for the basic necessities of rural residents using their saved money. For rural poor, destitute, and disadvantaged people, there is

no other option except a cooperative, which serves as a social and economic weapon to shield them from private sector and market economic exploitation. Despite the collapse of banks, insurance, and the stock market, cooperatives continued to exist and function. Low-income people's lifestyles may be changed if the government implemented clear policies, plans, and programs and provided oversight and monitoring.

Ranjan Kumar Nayak (2012), found that Cooperative banks provide viable choices for inclusive growth through rural development, employment creation, and income production, according to his study on financial inclusion as a viable option for inclusive growth through cooperative banks.

Westerdahl, (2001), in his work "between business and community: A rural co-operation and its accounting practices", explains a development co-operative in a sparsely populated part of Sweden. The perspectives he chose to study are organizational and accounting aspects. He aimed to address two problems, which are- how a rural co-operative can be understood from the accounting practices it makes use of and also what is the role of a non-profit organization in enabling a good life for rural setting. Here, he intends to look at the accounting practice from a social perspective, rather than a technical one, and how it contributes to the self-imaging of the organization. By this, the author intends to reveal the relation between accounting and identity in a more general sense. He concludes that there are two perspectives among the board members which influence the accounting practices. One is more focused on business, while the other on ensuring that the traditional ideals of a decent village life are preserved. These perspectives form the measure of balancing business and community, and form the base of the organization. He states that accounting can show effectively the need for increased economic consciousness and business orientation. While at the same time, becomes a place of contradictions forming the basis of co-operatives. Profit and loss account and balance sheet contribute to the pure financial aspects as well as to the identity of the organization. However, the central property of activities cannot be captured in these accounts. The narratives are those which can explain how trust can be materialized into rural development.

2.7 Research Gap

The literature review conducted by the researcher led to the uncovering the following gaps in the past studies:

1. The previous studies have concentrated on the Women Empowerment studies through Cooperatives and even through Women Cooperatives, but from the View point of the beneficiaries. The employees of WCS or the Cooperative Sector have not yet been Focused on much. Hence, this study predominantly focuses on the Women Empowerment aspect through the employees of WCS, specifically considering the women secretaries of WCS.

2. So far, only negligible number of studies can be found related to the Operational Excellence in Service Sectors. This study tries to bridge the gap by studying the WCS for the Operational Excellence.

3. The UET theory by Hambrick and Mason have not been connected with Empowerment indicators so far in the previous literatures. Here, the researcher tries to combine the Women Empowerment indicators with the Operational Excellence factors to understand and test the UET theory in the context of WCS.

4. There were only few studies in the past literatures pertaining to the mediating role of Decision-making in the personal characteristic of the Leader of an organization and the Organizational performance. Here, the researcher took initiative to study the mediating influence of the Decision-making capability of the Secretaries of WCS in the relationship between the Self-Esteem of the Secretaries and the Leadership factor of Operational Excellence.

5. The past literatures failed to provide a structural model combining the Empowerment indicators, including the empowerment at all dimensions whether the personal, social or workplace, and the Operational Excellence of a firm by which the researchers can test the UET theory which states that personal and leadership traits of the Leaders are significantly related and have an impact on the organizational performances. The researcher, considering this gap, structured a

full model that was tested for the validity and reliability and studied the same in the context of WCS in Kerala.

2.8 Conclusion

The chapter of literature review is intended to provide the summary of past literatures that would argue the relevancy of the current study, the variables and the gaps that the researcher tries to bridge through the current study. Here, the researcher had reviewed 117 literatures from the past and identified five research gaps which were incorporated and sought after in the present study. Consequently, in reference to these gaps and variables identified, the researcher conducted the study in WCS on the role of Women Empowerment indicators on the Operational Excellence factors and developed a model for the same.

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Chapter 3

CONCEPTS AND THEORIES OF COOPERATIVES, OPERATIONAL EXCELLENCE AND WOMEN EMPOWERMENT

3.1 Introduction

The theoretical framework provides structure for comprehending and analysing a specific phenomenon under consideration. It serves as the foundation from which all the knowledge that the researchers acquires are constructed upon, for a research study, while providing for the rationale, problem, purpose, significance and also the questions for the research (Grant & Osanloo, 2014). In the current study, the researcher has divided the chapter into various sections so as to draw a clear picture of the theory base of the research.

3.2 Co-operative societies

Cooperation is a means by which individuals who aspire to prosper but have access to limited resources comes together as an organized economic institution and thus take part in their activities so that each member can benefit from them through mutual sharing of responsibilities that comes along with the management roles on the basis of equal partnership. The quintessence of the existence of such an organization as cooperation is “cooperative spirit” as they are the employment of the principle “Unity is Strength” into the economic life of its members. The cooperative organizations strive for the enhancement of financial credit status of common man in the society.

3.2.1 Definition

Many authors have tried to define the cooperation so that it precisely conveys the idea behind cooperation, how it works and the benefits. Mr. Herrick defined cooperation as “the act of persons voluntarily united, of utilizing reciprocally their own forces, resources, or both under their mutual management to their common profit or loss”. From this definition, we can grasp the plan of a cooperation and their intention. The gathering of members should be voluntary, each member should be capable of utilizing their forces and resources prevalent in the cooperative entity and the

management if mutual, striving for a common profit or loss. As such, it is clear as to the entry to a cooperation, its working and the benefits that can be derived from the same (Uddin & Rahman, 1983).

H. Calvert proposed the definition of cooperation as "a form of organization, wherein persons voluntarily associate together as human beings on the basis of equality, for the promotion of economic interests of themselves". Here also, the focus is on voluntary initiative, an organized institution and economic interest of the members itself (Vasanthakumari, 2002).

3.2.2 History of Cooperation

Foreign domination and political and economic exploitation in India sapped the people's vigour and initiative, depriving them of self-confidence and self-reliance. This, in turn, caused numerous social tensions that eventually led to cooperation. The basic problem was supply of adequate credit to agriculturists on terms of affordance and in quantities which he needed. Even after the Takari Acts, Land Improvement Loan Act, and Agriculturists loan Act, the government's role in direct supply of credit was very insignificant. It was the idea of Sir Frederick Nicholson in 1895 and Mr. Dupernex in 1900 that started a few pioneering societies in India. In order to address the issue of how to provide Indian ryots with capital without the loan becoming the reason for their demise, Sir William Wilderburn came up with the idea that led to the establishment of the co-operative credit movement in India. The Credit Cooperative Societies Act, which was passed on March 25, 1904, was the first step in promoting self-help, thrift, and collaboration among farmers, craftspeople, and those with low resources. The history can be charted as a 5-stage development of the cooperative sector:

- **Ist Stage- 1904-1912:**

This phase's main provisions allow a small group of people (at least 10) who live in the same town or village, or who belong to the same class or tribe, to establish a cooperative society.

a) Rural and urban societies were separated into two classes. The former were required to accept limitless liability (unless the local government granted special permission), while the latter were given the freedom to choose.

b) The primary goal of cooperative societies was to raise money through member deposits and government loans, then disburse the cash to members as loans based on real or personal security.

c) A special government official known as the Registrar of Co-operative Credit Societies was tasked with organizing and overseeing the societies in each province.

d) The registrar or a member of his staff was required to conduct a free audit of each society's financial records.

e) Members' interest in the society's share capital was strictly restricted, and they were granted specific exemptions from the Income Tax Act, the Registration Act, and the Stamp Act.

f) A rural society's profits were not to be used to pay dividends.

g) The upper stores of the cooperative structure and the topics of central banks were not covered at this time.

h) Local govts. designated registrars, who were granted the authority to coordinate, register, and oversee the organizations under their jurisdiction.

Within two years of this implementations, the number of societies to 843 and the Co-operative credit Societies Act of 1904 brought about cooperative legislation in India. The societies formed under the Act were either Urban with a choice of limited liability or unlimited liability, or Rural with only unlimited liability. The Act did not cover the concerns of non-credit activities and it was criticised that the basis of classification given was arbitrary.

- **IInd Stage- 1912-1919:**

In this stage, the Co-operative Societies Act II of 1912 was passed. This Act's primary goal was to provide facilities and protection for the establishment of cooperative societies.

The provisions under this Act included:

a) Provision for registration of all kinds of societies and supervising union.

b) The division of cooperatives as Urban and Rural was lifted.

c) Complete authority to operate cooperative societies, arbitrate disputes, and distribute dividends to cooperative society members was granted to the provincial government.

The appointment of Maclagan Committee in 1914 was yet another grand step towards the betterment of Co-operative sector. Till then, the number of cooperatives were 14,881. The Maclagan Committee classified Co-operative Societies as- Primary Societies, Union, Central Banks, and Provincial Banks.

The Mont Ford Reform in 1919 made Co-operative Societies a provincial subject and made it a direct responsibility of the Central Govt. by the year of 1919, the number of Cooperative Societies rose to 28000.

- **IIIrd Stage- 1919-1929:**

In 1926, a Royal Commission on Agriculture was appointed. As a result, the Agricultural Credit Societies increased in number 65101. This was the main event in the third stage of Cooperative history in India.

- **IVth Stage- 1929-1939:**

It was in this time period, the world economic depression dawned. The year 1929 was immensely affected by the economic depression. There was high rise in the problem of re-examination of loans by individual members to primary societies.

In the year 1935, the Reserve Bank of India was established. It was again during this period; the Agricultural Credit Department was charged with the Agricultural Credit problems. They had to take up all the responsibilities in the Agricultural credit section.

In 1936, the All-India Conference of Registrars of Cooperative Societies was commenced. The main focus of the conference was on:

a) The necessity of using cooperative land mortgage banks to establish long-term credit,

b) The organization of primary societies, that were structured by the Maclagan Committee as Multi-purpose Cooperatives.

- **Vth Stage- 1939-1947:**

This stage witnessed the second World War. Here, the importance was laid on the production and distribution sectors. The price of Agricultural commodities was on a rise and the wages and cost of living also shot up vertically.

In 1944, a Policy Committee on Agriculture, Forestry and fisheries was convened. They suggested the Agricultural credit Cooperatives in each province.

Again in 1946, another committee was held, the Cooperative Planning Committee. Right after this, in 1947, the 15th Conference of the Registrars was held in which they agreed to accept many recommendations of the Planning Committee.

After the Independence in 1947, the cooperative sector was given a helping hand by Each Five- Year Plans proposed. The country first followed the planned economic development model, which led to the creation of a mixed economy with three primary sectors: the public, private, and cooperative sectors. The cooperative sector was meant to provide a balance between the public and private sectors. The National Development Council (NDC) established Cooperative Marketing Societies, trained staff, and proposed a National Policy on Cooperatives in 1958. In 2002, this policy was amended by the Govt. of India. A Statutory Corporation was established in the year 1962 by NCDC Act – the National Cooperative Development Corporation.

Panchayaths, schools, and cooperatives are the three foundations of democracy, according to Pandit Jawaharlal Nehru.

The main provisions made under each Five-Year Plans in India can be summarized as:

First Five-Year Plan (1951-1956):

- It provided a thorough explanation of the Cooperative Movement's mission in India as well as the justification for highlighting panchayaths and cooperatives as a highly favoured institution for the country's political and economic advancement.
- It presented cooperatives as an instrument of organized economic activity under democracy.
- It tried to cover all aspects of community development through the adoption of cooperative method of organization.
- It allowed for the establishment of cooperative banks, consumer cooperatives, housing cooperatives, industrial worker cooperatives, and the dissemination of knowledge through cooperative education and training. Crucially, it also suggested that all government agencies adhere to the policy of fostering cooperation.
- In 1953, the Central Committee for Cooperation was setup and the training was provided by the Govt. of India and RBI in consolidation.
- The provisions of the Cooperative credit included that the short-term loans would be allowed a 100 crore, for medium term loans a 25 crore and for long term loans, 5 crores so as to meet up the credit demand of the country.

Second Five-Year Plan (1956-1961):

The second FYP provisions included-

- The cooperative sector as the central aim of the National Policy,

- The recommendations of All-India Rural Credit Survey Committee (AIRCS) were put to use while programming the Cooperative development.
- The requirement that each household in the community belong to at least one cooperative group was put into effect.
- In order to guarantee farmers received better services, it connected the credit and non-credit societies.
- It was also suggested that a National Agricultural Credit long-term operation fund be established.
- The 1956 Industrial Policy resolution added that support for cooperatively organized businesses for both industrial and agricultural objectives must be guaranteed.
- Cooperative marketing and processing of agricultural produces must be encouraged.
- RBI shall give monetary assistance to strengthen capital structure of Cooperatives.
- National Cooperatives Marketing Federation was at the Centre, while state marketing federations were established in all states.

As a result of this FYP, 1900 primary marketing societies were setup, and 52 crores were earmarked for the implementation of various programs under the marketing federation.

Third Five-Year Plan (1961-1969):

In this case, the emphasis was on cooperatives becoming the primary organizational foundation in several economic sectors.

- Central Land Mortgage Banks provided long-term loans to cooperatives through the Agricultural Refinance Corporation, which was established in 1962.

- NCDC was set up as a statutory corporation in 1963.
- 530 crores for short-terms loans, 150 crores for long-term loans and 80 crores for the development of cooperatives were earmarked.

Fourth Five-Year Plan (1969-1974):

This FYP proposed that the cooperative short- term and medium-term structures be recognized as viable. It also included:

- Providing management subsidy and share capital contribution and also the rehabilitation of Central Cooperative banks.
- It was also suggested to orient policies to support the nation's small farmers.
- Mirdha Committee that was set up in 1965 reviewed cooperative laws and practices to remove any vested interest among a select few members, and propose a set of criteria for genuine and non-genuine societies.
- It focused on complete destruction of autonomous veil of cooperatives.

Fifth Five-Year Plan (1974-1979):

Here, the conveners took note on the high level of overdue in the cooperative sector. They also focused on:

- Correction of regional imbalances and reorientation of cooperatives towards under-privileged sections of the society.
- An expert group by the Planning Commission in 1974 was convened to bring about structural reforms of cooperatives.
- A Farmers Service Cooperative Society was formulated. Its primary goal was to create a sustainable cooperative sector and a storage facility for produce, paying particular attention to the needs of growers, labourers, and consumers.

Sixth Five-Year Plan (1979-1985):

Here, the main plans formulated were:

- Reorganizing of the Primary Agricultural Credit Societies.
- Strengthening the link between consumer and the marketing cooperatives.
- In 1981, the NABARD Act was passed that supported cooperative banks with refinances and complemented commercial banks' and RRBs' resources to increase loan flow to the rural and agricultural sectors.
- Multi- State Cooperative Societies Act was enacted in the year 1984 to bring about uniformity in administration and management.

Seventh Five-Year Plan (1985-1990):

During this period, it was found that there was poor recovery of loans and a high level of over-dues in the cooperative banking sector. This FYP proposed to:

- Strengthen the consumer cooperative movement in urban and rural areas; and
- Encourage competent management in the cooperative industry.
- A total of 22,233Crores of funds were kept for the purpose of agricultural and rural development in the country.

Eighth Five-Year Plan (1992-1997):

The Narasimha Rao Committee were strictly followed so as to strengthen the cooperative Banking sector. Here,

- The emphasis was on democratizing the cooperative movement and granting them greater authority in their operations in order to establish a self-managed, self-regulated, and self-reliant institution.
- They also recommended to improve the economic activities and create employment opportunities to the society.

- It was decided that proper training must be given to the mangers so as to ensure the professional management idea is implemented in every cooperative institution.

Nineth Five-Year Plan (1997-2002):

The multi-State cooperative societies (MSCS) Act was modified in 2002. National Cooperative Policy was also formulated in this period. Facilitating the overall growth of cooperatives across the nation was the primary goal of this program.

Tenth Five-Year Plan (2002-2007):

A massive expansion and upgradation in the sector of agricultural marketing, its storage and distribution infrastructure were the priority this FYP help up. This was mainly to help achieve a higher targeted annual agricultural growth rate and also export of the agro- products.

In the year 2004, a task force convened by the govt. of India proposed an action plan that would aid in reviving rural cooperative credit institutions that were functioning at a loss and also proposed some legal measures that may be necessary to facilitate this reviving process.

Eleventh Five-Year Plan (2007-2012):

Human resource development, computerization of these credit institutions, cooperative credit schemes, and raising public knowledge of cooperative sectors were the objectives of this plan. A number of public awareness initiatives were developed and put into action to help the general people, particularly farmers who have difficulty finding markets for their produce and obtaining finance.

Twelfth Five-Year Plan (2012-2017):

This plan concentrated on revitalizing the Primary Agricultural Cooperative Societies and also guaranteeing their sustainability and financial success. This was done with a view to making these institutions financially stronger so that they in turn will be able to provide great assistance to the farmers by the way of rural credit. It was in this FYP

that the micro- credit groups were encouraged and the women cooperative institutions were given a spot light.

The history of cooperatives in India before and after independence shows the importance of cooperative living and the scope for a well flourished cooperative structure in a developing country like India. The upliftment of the backward regions of the country can be achieved by promoting the cooperative way of credit lending, farming and marketing as these are the facilities that the backward sections of the country are deprived of. We can see a clear increment in the number of societies and a strong sense of commitment towards the upliftment of the cooperative sector in the country. Various cooperative societies were introduced so as to help the people in different sectors or fields, like fisheries cooperatives, diary cooperatives, fishermen's cooperatives etc. (Uddin & Rahman, 1983)

3.2.3 Types of Cooperative societies

As seen before, the post-independent India have promoted many cooperative societies in various fields. The main aim of this decision was to lend helping hand to the farmers and other small businesses and even women society to improve their standard of living by providing job opportunities, credit for income generation activities and markets for the produces with a good price for their produces. The cooperatives were put under different heads based on the activities they performed. Some of the cooperatives are:

1. Consumer Cooperatives:

In India, these are the most traditional types of cooperatives. They are intended for customers who want to purchase home items at a fair price. For this, the cooperatives buy in bulk quantities from the wholesalers or producers at a wholesale rate and then provide them to the members of the cooperatives at a reasonable price, lower than the market price. They even provide goods to non- members of the society, but this would be at a higher price than what is charged from the members. They ensure a steady supply of goods. The rationale used here is that when the cost of purchase is reduced, the commodity price will also come down. And the resultant surplus id distributed among the members as a bonus.

The first consumer cooperative was setup in 1903 in Madras. Since then, there was a tremendous increase in the number of consumer cooperatives in the country. They were also set up in different levels such as:

- Local level- primary consumer cooperatives
- District level- Central/ whole sale consumer cooperatives
- State level- State Consumer Cooperative Fed
- National level- national Cooperative Consumer Fed.

2. Producers Cooperatives:

As the name suggests, these are formed by the small producers in an area with an aim to obtain raw materials and tools for their production process and sell their outputs without the intervention of any middlemen. These cooperatives are also called Industrial Cooperatives. The goods they produce are sold to outsiders at a reasonable profit which are either distributed, or kept aside as welfare fund.

3. Marketing Cooperatives:

These are again constituted by producers who want to ensure a steady market for their outputs. These cooperatives are especially suitable for marketing agricultural products as they are very much affected by volatility in the markets and also are much prone to the exploitation of middlemen. These cooperatives function by pooling the outputs of its member producers, processes them, grades them and then sells these graded outputs at the best possible prices. Hence, these produces are assured of correct weights and measurements and also ensures the members a fair price for their produces. The profit thus obtained from the sales are distributes according the pools. Apart from these, the marketing cooperatives provide its members with credits, storage facilities, information about the market price of the products, the demand and supply of the products in the market, etc.

4. Housing Cooperatives:

These groups were established by folks looking to purchase residential real estate. They perform the activities such as:

- Purchasing property;
- Securing government clearances
- Site development
- Building homes or apartments
- Members are given homes or apartments.

The housing cooperatives function on the merit that the large number of construction works would provide. When the construction works are large in number, the materials can be obtained in bulk at cheaper rates. The stamp duty for purchase of property from these cooperatives are also waived off. Thus, the overall cost of a property is lowered considerably.

5. Cooperative farming Societies:

These are constituted by small scale farmers with an aim of maximizing their outputs. These are very much suitable for developing countries like India, where the lands are fragmented. When the fragmentation is high, there is a decrease in the output from these lands, these is high lack of resources and the modern technology of cultivation are beyond the reach of the small-scale farmers. The cooperative farming societies function by consolidating the land holdings of their members and then employ modern methods, good quality seeds and fertilizers in their cultivation. Here also, when there is a centralized purchase of inputs, there is a considerable reduction in the cost which in turn would provide the members with a raise in their profit earnings which they can share among themselves.

6. Labour Cooperatives:

The labour cooperatives are meant for providing work to large number of people who are either unemployed or under- employed, particularly in the rural areas of the country. Their primary aim is to ensure that the members receive adequate wages for their works. They also help the members to escape from the exploitation of private contractors. They have set a margin for the wages and bonus of the labourers. They tries to instil a sense of responsibility in the labourers for the work in hand. In the

labour cooperatives, there are scope for participation or partnership in the plans for progress.

7. Dairy Cooperatives:

These cooperatives function by collecting surplus milk from rural areas on an organized basis, thus ensuring supply of good quality milk and milk products at reasonable prices. The need for a dairy cooperative can be understood as:

- There is small scale milk production system in the rural areas.
- Inadequate transport facilities
- There is a high dependency on imported plant and machinery which are required for milk processing and manufacturing
- A shortage of technical personnel
- Lack of an organized system of marketing the milk and milk products.

8. Transport Cooperatives:

These are meant to improve the efficiency of transport system in the country, and also improve the economic conditions of persons employed in the transport business.

9. Women's Cooperatives:

These are formed to provide employment opportunities to the women public. They also aid the women in participation in activities of consumer cooperatives, thrift and other credit societies.

10. Cooperative Credit Societies:

These cooperative societies, as their name suggests, provide credit to their embers at a reasonable rate of interest. They assist members in forming a frugal habit. They simultaneously take deposits from members and lend money to them. They members have to undergo simple formalities so as to obtain loans as compared to the other banking institutions. There are two types of cooperative credit societies;

- Agricultural credit societies- established in the villages to offer extremely low-interest loans to farmers and other rural craftspeople.
- Non- Agricultural credit societies- established in urban areas to offer loans to residents of urban and semi-urban areas.

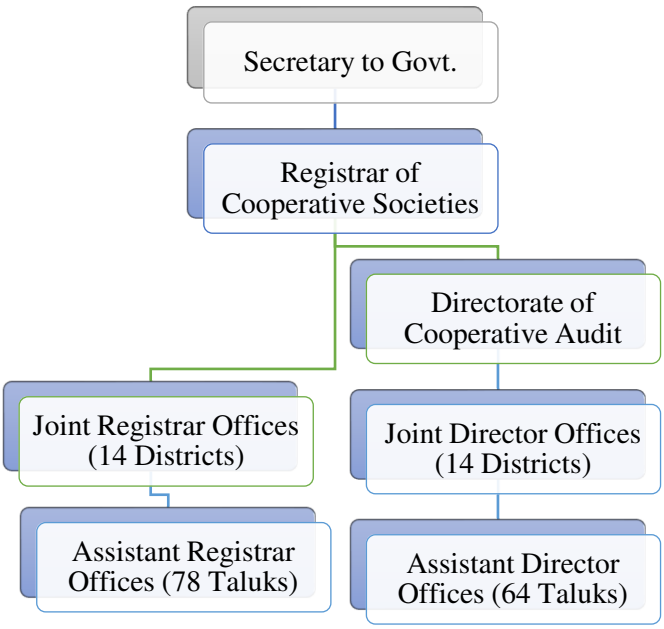
The credit societies follow a three-tier structure. There are Primary Agricultural Cooperative Credit Societies at the village level, Central Cooperative Banks at the district level, and State Cooperative Banks at the state level. NABARD was appointed the apex institution from July 1982, entitled to formulate policies relating to the agricultural credit and overseeing its planning and operations. (Uddin & Rahman, 1983)

3.2.4 Structure of Authority

The Department of Cooperation is headed by the Registrar of Cooperative Societies at the Apex level. Four other Cooperative Society registrars, two joint registrars, a legal officer, a finance officer, and a research officer at headquarters support him or her.

Figure 3.1

Line of Authority in the Department of Cooperation



Source: Department of Cooperation, Government website.

Under these officials at the Department of Cooperatives, the Top Management Team (TMT) of Women Cooperative Societies exist. The cooperatives are owned and controlled by people who use it. Hence, the most crucial part of any Cooperative Society is its people which include:

- Members, who are the owners of the society;
- Board of Directors (BOD);
- Hired Management;
- Employees.

All these people who make up the Cooperative management has their own responsibilities and duties.

A. Board of directors:

They occupy the crucial position between the members and the hired management. The top most responsibility assigned to the BOD is to employ the manager, decide on the operating policies and drive the organization to success.

B. Hired Management:

These are the management team hired by the BOD for performing the role of managers. In the Women Cooperative Societies in Kerala, the Hired management personnels are the Secretaries, who act as the managers of the organization and carry out the duties and responsibilities of day- to- day functioning of the Society.

C. Employees:

Employees make up the roles of subordinates to the Secretaries. They constitute the clerk, Collection Agents, accountants, etc.

There are Board Officers who are elected by the BOD from within the members of the Board. Their duties are specified in the Bye-Laws by which the Cooperative Societies run. The Board Officers include:

- **The President:**

They are considered the head of the Cooperative Society office. Their duties start from presiding all the meeting held in the WCS, communicate and work on the wishes of the members to the hired management.

- **The Vice President:**

They are in charge of the presidential duties in the absence of the President.

- **The Secretary:**

Secretaries have the utmost responsibilities in the routine works of the Societies. They are liable to complete the records of the meeting, and the custodians of seals, by- laws and membership records.

- **The Treasurer:**

Treasurer is the one who is liable to watch over the accounts and book-keeping. Hence, they have to ensure accuracy and crucial handling of accounts and also responsible for reporting the financial statements (United States Department of Agriculture Rural Development, 1994).

3.2.5 Principles of cooperation

There are 10 main principles that governs the cooperative sector. They are:

1. Voluntary Association:

The foundation or guiding concept of collaboration is thought to be voluntarism. The phenomena of human behaviour serve as its foundation. The entry of members into the cooperative association must be purely voluntary that he himself chose to join the association but not by any external force.

2. Democratic Management:

In cooperative institutions, the general group of members holds ultimate authority. They must make the right choices to run society's affairs—"one man, one vote"—while staying within the Act, the regulations, and the bylaws of cooperation.

3. Self-help and Mutual Help:

The functioning of cooperative entities must promote self- help by active participation among the members by a sense of sincerity and also mutual-help by abiding to 'one for each and each for one' policy.

4. No profit motive:

The motive of members must be the mutual help to all by sharing the resources and thus helping each other, rather than increasing the profits or monetary gains.

5. Open Door Policy:

The entry to such organizations must not be restricted to any caste, sexes, religion or political parties. The doors must be open for anyone who wishes to join in irrespective of any differences.

6. Publicity:

The members are strictly advised to participate in the meetings of the organizations so as to educate the members about the affairs of the society. There are no proxies allowed in any case.

7. Neutrality:

The members must not be under the influence of any political or religious groups. The cooperative movement is an international movement with the objective of economic and social upliftment. So, the members must keep up a cooperative mind rather than confining to any particular political party or any religious mindset.

8. Equality:

All members of the cooperative organization, regardless of their financial or social background, have equal rights within the group or organization regardless of how much share capital they contributed. It means each member have equal voice in the affairs of the association, one vote per man, and the profits divided on the basis of the proportion of what they brought into the society.

9. Limited interest on capital:

Each member would have limited interest on the capital they brought in.

10. Cash Trading:

The cooperatives must be based on cash trading.

3.3 Women cooperative societies

In the Indian context, cooperatives hold particular significance not only for their democratic operations but also for their affiliation with the oppressed, who are unable to individually participate in the market system but who can unite to resist exploitation and combine the best aspects of the public and private sectors. The best tool for ending unemployment and poverty is a value-based cooperative society that supports the weak, the impoverished, and the disadvantaged, especially women.

Women's cooperative societies are special kinds of cooperatives that are founded with particular objectives in mind. In India, around 62% of the population lives in rural areas, where co-ops and other similar movements are not as prevalent. The male-dominated society has primarily disadvantaged women living in rural areas. They lack a movement of their own, yet they have all the promise. Women's cooperative organizations offer a potential approach to empowering women across all domains of life. In cooperatives, women play a less visible role than men. However, there is a strong need to integrate them all into the cooperative environment. The women Cooperative Societies play the exclusive role of- for women by women organization. According to the similarity-attraction idea, people tend to have a favourable orientation toward those who they believe are more like them. Because of this, women in leadership roles prefer to collaborate with other women. Additionally, the homophily principle highlights the notion that people like to collaborate with similar individuals (Delgado-Piña et al., 2020).

Women's participation in co-ops and induction is a step in the right direction toward raising their social standing. Women's social and economic empowerment movements have gained momentum during the past 20 years everywhere in the world, including

India. It has gained a clear focus and new urgency as a result of the 1991 New Economic Policy and the Fourth World Conference of Women, which just concluded in Beijing, China, and is being referred to as the event of the decade. Women who become members of a cooperative society have access to their own organization, which allows them to make decisions and earn money. Apart from the formation of the National Commission for Women, the Central and State governments have launched and implemented a variety of schemes/projects under various Plans to strengthen the position of women, including the "girl child" in both urban and rural areas. Some of them are Mahila E-haat, Beti Bachao, Beti Padhao, One Stop Centre Scheme, Working Women Hostels, Swadhar Greh, The Support to Training and Employment Programme for Women (STEP), and Nari Shakti Puruskars (Jain, 2018).

3.3.1 Significance of Women Cooperative Societies:

The women's cooperative banks and other cooperative banks are not fundamentally different from one another. One distinction, though, must be acknowledged: women's cooperative banks were established for social reasons, and as such, they require particular support from the state and the community. According to the Mahila Co-operative Banks Constitution, women must make up the majority of the managing committee members. The chairperson or president is always a woman. The welfare, emancipation, and encouragement of women are the main goals of Mahila Co-operative Banks. Every member and borrower is a woman. At most, men can join as nominal members. By giving urban women financial support, the Women's Co-operative Banks can aid and direct the establishment of industrial estates. Women's consumer cooperative societies can be formed with the assistance of women's cooperative banks. These kinds of initiatives supported by women's cooperative banks will foster an environment that encourages women to start their own businesses (Mungi, 2011).

3.3.2 Need for Women Cooperative Societies in India:

It should come as no surprise that there was virtually no credit program specifically created for rural women until the 1990s in a male-dominated rural community. The idea of rural women has been undervalued and discriminated against in all spheres of

life, despite their significant contribution to the family economy and, consequently, the national economy, only after studies focused on women brought attention to the hardship and struggle for existence. Women, who make up half of the world's population, do two thirds of the work, earn ten percent of its income, and own fewer than a hundredth of its property, according to the United Nations Commission on the Status of Women. 30 percent of the food consumed in India is produced by women, however they only receive 10 percent of the nation's income and possess 10 percent of its assets.

Economic status has been denied to women, particularly in rural areas. Programs for economic growth must therefore incorporate the advancement of women's status and economic role as well as their empowerment. Rural women, particularly those from underprivileged backgrounds, have restricted access to resources regarding work prospects that would enable them to meet their basic consumption demands. But most of the women's co-operative banks in the country are in urban areas. There were no women's co-operative banks organized in rural areas except one or two. The rural women have proved their efficiency by managing the farm and family. Therefore, they should be encouraged by forming the co-operative banks. There should be at least one Mahila Co-operative Bank in each district. If the appropriate incentives and subsidies are given in the initial years, the women's co-operative banks will come up. There is also a need for new women's co-operative banks in rural areas if the RBI and the state government give permission for opening the branches of present women's banks in rural areas. Apart from collecting the rural savings the banks will serve as a social institution by harnessing women power for more productive purposes.

The idea that women themselves can do something for women is what Mahila Banks wants to spread. In 1952 the Pandyan Bank Ltd., Madurai (Madura Bank which has been recently amalgamated with Canara Bank) was first to open "Women Branch", followed by Syndicate Bank, which opened first "Women" branch entirely managed by women staff at Sheshadripuram in Bangalore in 1952. Following the nationalization of banks in 1969, there were several unsuccessful initiatives to open all-female branches across the country and target female clients to suit their credit

needs. The Women's Banks have earned a reputation for themselves as sound financial institution and to some extent overcome the initial skepticism and prejudice against them (Durga, 2013).

3.3.3 Schemes by Cooperative Department:

Keeping in mind these advantages of WCS, Women cooperatives are given govt. assistance in forms of subsidies, loans and share capital on the grounds of some rules (Department of Cooperatives, 2019)

1-Budget Outlay Rs. 300 lakh

This is an exclusive scheme prepares for the development of women co-operatives. The scheme's primary goal is to support women's cooperatives and the Kerala State Co-operative Women Federation in carrying out certain projects that would significantly increase the number of job opportunities available to women in society. It also includes:

a) Support to Self Help Groups in partnership with Kudumbasree Units

b) Assistance for the Revitalisation of the weak Vanitha Co-operatives that are at the brink of liquidation and closure and others who find it difficult to move forward due to lack of finance.

c) Assistance for the modernization /computerization of Vanitha Societies / Vanitha Federation so that the manual work would reduce and thus leading to the efficient functioning of the Vanitha Co- operatives at the least cost possible.

d) Assistance to Vanitha Cooperatives for establishing and running Small Scale Industrial Units (SSI) like hotels, consumer stores and other kinds so as to serve as a platform for providing employment to women and also for pooling finances for the functioning of WCS.

2-Outlay: Rs. 500. lakh

This program was created to give government support to the Member Relief Fund, which is controlled and maintained by the Registrar of Cooperative Societies. The

following individuals make up the committee that was established to administer the Fund: the Registrar of Co-operative Societies, the Secretary to the Government, the Co-operation Department, and the Minister for Co-operation, Government of Kerala. The purpose of the Fund is to support members of cooperative societies, who are receiving care for a variety of illnesses, such as HIV patients, cancer patients, kidney failure, severe liver diseases, heart disease patients, people who are bedridden due to paralysis, people who are partially or completely disabled as a result of accidents, dependents of deceased family members, and children who are responsible for repaying their parents' loans. It is also being utilised for assisting the persons to get over the destruction and losses such as lost houses and other assets due to natural calamities.

3-Outlay: Rs. 170 lakh

All cooperative societies, with the exception of Primary Agriculture Cooperative Societies (PACS), are eligible for assistance with modernization and computerization under the program. Assistance is provided in a number of ways, including shares, loans, and subsidies in the proportions outlined in the regulations created by the Cooperative Department specifically for this purpose. During 2019–20, the scheme provides qualified Cooperative Societies with an outlay of Rs. 170 lakh.

3.4 Strategies for Improving the Status of Women Through Co- Operatives:

Securing a fair share of employment opportunities for women would be the most crucial step in improving their status. Cooperative initiatives would be started to encourage more employment opportunities in areas and industries where women's employment is either low or declining. Women would be given the opportunity to work in cooperative enterprises such as social forestry, rural godowns, cooperative dairies, and public distribution systems. The Equal Remuneration Act of 1976 must be strictly enforced. The expansion and diversification of women's access to education and training would be a significant step in promoting female employment. The distribution of commercial and cooperative bank credit is the most important prerequisite for encouraging self-employment and employment in small-scale industries.

3.5 Vanitha Fed

It is an Apex institution for the primary Women Cooperative Societies that is registered under the Kerala Cooperative Societies Act of 1969. It was register in 2002 and started functioning in the year 2003. The area of operation of VanithaFed is limited to the Kerala state. The main aim of the institution was to provide integrated credit and services to beneficiaries. For the same, they incorporate the Women Cooperative Societies as its members and are used as a medium for improving social and economic conditions of Women in the Kerala state. The main services are lending and project- based support to those women Cooperative Societies who are its members (vanithafedkerala.com).

3.6 Operational Excellence

3.6.1 Introduction

The goal of operational excellence, which has gained popularity among many businesses, is to increase organizational efficiency in a number of critical areas of corporate operations that directly affect profits in order to increase competitiveness. It is viewed as a movement of Leadership, teamwork and problem solving all the while concentrating on the needs of the customers, employee empowerment, creation of a strong organizational culture of team work and optimizing the assets and processes of the organization. The end process of operational excellence must be a transparent end-to end flow of the business operations to employees at any levels and take necessary actions as and when a problem may occur in the flow without the involvement of management. The smarter work is the essence of Operational Excellence rather than faster-work as may be indicative by the term Continuous Improvement (Eriksson et al., 2012). With this in mind, Lean manufacturing has been widely implemented by manufacturing organisations to achieve operational excellence, in terms of widespread benefits and performances, design and management improvements (Braglia et al., 2020).

3.6.2 Meaning

"People Make the Difference" is a novel concept that explains how managing and developing employees at their professions has been identified as a critical first

step toward better and long-term organizational success (Oakland, J.S. 2014). OPEX cannot achieve its goal without strong performance, senior management commitment, and motivated staff members. Mishra et al., (2023). By promoting OPEX sustainability in an organizations, the results will be better as well as the organizations will become more adaptable through continuous development of skills to deal with changes. André M. Carvalho et al., (2019). Leadership was the most crucial factor in the step of achieving operational excellence in the selected industry. Osman et al., (2021). Here again, the importance of people of the Human Resource is pushed forth.

3.6.3 Definition

Russell and Koch (2009) defined that "operational excellence is about attaining the maximum operational efficiency level through performing things better, faster, and cheaper. Dahlgaard-Park & Dahlgaard (1999) subsequently used "the 4Ps" to define operational excellence, which are:

- Good People, who create
- outstanding Partnerships (with suppliers, customers, and society) to achieve
- Outstanding Procedures (important management and business procedures) to generate
- Outstanding Products that can make customers happy.

3.6.4 Theories of Operational Excellence

The Scientific Management Theory

Often referred to as "Taylorism," the Scientific Management Theory was developed by Fredrick Winslow Taylor (1890–1940). The goal of Scientific Management Theory is to boost individual productivity within an organization to raise overall production. Taylor always had one ideal method in mind for completing an organization's goal. Furthermore, Taylor prioritized routine, repetitive work over dynamic, problem-

solving activities. Accordingly, this approach suggests creating guidelines for every routine task that the business performs.

The notion postulated that tasks may be made more efficient through standardization. The theory also suggested a system of rewards and penalties to increase people's productivity. Workers who increase productivity are rewarded, and those who fall short of the desired productivity are disciplined (Wren & Bedeian, 2009).

The Transformational Leadership Theory

The Transformation Leadership Theory has been widely employed by scholars who have examined the causes of operational excellence to elucidate the relationship between leadership and excellence in operations. The transformational leadership theory places a strong emphasis on how leaders influence their followers in positive and meaningful ways. Theoretically, followers of transformational leaders can be motivated to take action and effect change. The notions of transformative leadership were initially presented by James MacGregor Burns (1978) in his research on political leaders. This idea is currently very commonly applied in organizational studies.

A major and positive change in followers that allows them to rise to the leader's level or above is the ideal outcome of transformational leadership. Through connecting each follower's personal story to the organization's mission, setting an inspiring example for them, encouraging them to take greater responsibility for their work, and recognizing their strengths and weaknesses, transformational leadership can improve followers' motivation, morale, and performance (Bass, 1998).

The Resource-Based Theory

The relationship between a company's internal resources and operational skills and competitive advantages is mainly explained by the well- recognized Resource-Based Theory (RBT) of competitive advantages and superior business performance (Spanos & Lioukas, 2001). The Resource-Based View of the Firm (RBT) gained traction in the 1980s and 90s because to the seminal works of Wernerfelt (1984), Prahalad and Hamel (1990), and Barney (1991) on "Firm resources and sustained competitive advantage." The idea is based on two main presumptions: that organizational

resources are heterogeneous and immobile. According to the presupposition of heterogeneity, each organization has different resources, skills, and other assets.

The second tenet of RBT highlights the fact that internal organizational resources are fixed and do not, in the near term, migrate to other organizations. As a result, it makes the assumption that rivals will be unable to quickly copy the resources and business plans of the company. The VRIN framework, which examines whether resources are valuable, rare, expensive to imitate, and non-substitutable, was introduced by Barney (1991), who argued that heterogeneous and immobile resources alone are insufficient to achieve competitive advantage. The framework outlines the qualities that resources should have in order to enable competitive advantages. As to this paradigm, the sustainable competitive advantage is created by "valuable, rare, imperfectly imitable, and non-substitutable resources."

The Resource-Based Theory (RBT) was determined to be the most suitable theory (theoretical lens) for understanding the concept operational excellence based on the characteristics of the definitions of operational excellence that are already in use, expert interviews, and focus group interviews (Kovilage et al., 2022).

3.6.5 Models of Operational Excellence

While shared targets and unity of purpose are essential for sustained success year after year, these must be backed by clearly defined processes by which the business develops and implements strategy that produces outcomes in line with its mission and vision, where strategy outlines how the business plans to add value for its diverse stakeholders (Kaplan and Norton, 2015). According to excellence models, firms are complex adaptive systems with a complicated macroscopic collection of partially connected, largely comparable micro-structures making up their overall design. These architectures are designed to increase the macro-structural (enterprise) survival of the organization by making it more adaptable to changes in the environment. A model is a map, and the intention is to give management of businesses that are prepared to seek excellence rigorously and unrelentingly a map. Since enterprises are complicated systems, managing them is thought to require understanding the difficulties involved

in creating, directing, and growing the plans, initiatives, and interpersonal interactions of entities with a certain goal in mind.

Excellence encompasses responsible, superior, and socially, environmentally, and economically relevant performance and impacts as well as the pathways leading to them, as well as the strategy and governance that determines which of these paths are feasible and makes the appropriate choices. As a result, businesses now have to attend to a wider range of stakeholders than in the past, when shareholder expectations were essential, customers were treated like kings, and little else mattered. This calls for a greater awareness of and response to social trends and processes. This increases the need on businesses to predict production and service demands, as well as innovation and design orientations, with precision in order to position them to lead rather than follow change. Although being the first to market or exceptionally inventive is not always necessary, an organization's strategy's effectiveness is based on how well it foresees or forecasts developments, according to Edgeman (2018).

1. Balanced Score Cards and Key Performance Indicators

Key Performance Indicators (KPIs) and Balanced Score Cards (BSCs) are the fundamental measurement instruments for continuous improvement. According to Merchant and Van de Stede (2007), the BSc is a strategic performance management tool that helps the company to track and evaluate its managerial and organizational performances. They are also employed to specify the steps that must be done in order to plan the accomplishments of the future. Meanwhile, the KPIs serve as assessment instruments to determine the state of particular initiatives that could be part of the organization's goals and previously established business plans.

2. Lean theory

After World War II, the Japanese auto industry introduced the Lean concept, which was mainly centered on removing waste, or Muda (Ohno 1988, Jadhav et al., 2023). Lean theory is a way of thinking about how to use the resources that an organization has at its disposal. The three main components of the theory are Kaizen, Jidoka, and Just-In-Time. Just-In-Time guarantees that the right quantity is delivered to the right

place at the right time to eliminate waiting time. Jidoka, on the other hand, refers to the automation of processes with a human touch, meaning that the emphasis is on supervisory automation rather than production process automation. As the name implies, kaizen refers to enhancing and optimizing workforce mobilization so that each worker may make a contribution to the growth of their organization through a primary channel (Eriksson et al., 2012). The reduction of waste, acceleration of all corporate activities, and enhancement of organizational performance are the cornerstones of the lean ideology. A lean system uses less resources, produces better outcomes, and offers more advantages to help the company gain competitive advantages. (Hines et al. 2004; Wickramasinghe and Wickramasinghe 2011). Lean emphasizes the entire production flow throughout the entire process rather than just the efficiency and use of the machinery. Ng, Choon Hoe (2008)

3. Lean six sigma theory

Six Sigma is a statistical method based on data that is utilized to minimize errors or faults resulting from excessive variance in processes (Antony 2012). It is specifically utilized to lessen and manage process variation so that the process can be enhanced to reach its goal. By definition, the variability in a parameter characteristic (such as a process parameter, delivery time, response time, etc.) that needs to be controlled is represented by sigma or standard deviation. A Six Sigma level process has controlled variation within half of the permitted variation limits, based on the characteristics of a normal distribution. Six Sigma implies that the outcome may be anticipated with certainty when natural variation is predictable and unwanted variation is eliminated. When dealing with problems that have no known solution, the Six Sigma methodology typically takes a "Define, Measure, Analyze, Improve, and Control" (DMAIC) or a "Plan, Do, Check, Adjust" (PDCA) approach, especially when identifying the fundamental causes is necessary (Antony et al. 2018). For quality management procedures looking to improve company processes, Six Sigma is a helpful tool. Numerous sizable manufacturers, including Motorola, GE, and Honeywell, have successfully used it.

The combined application of Lean and Six Sigma is called LSS. Since Six Sigma cannot increase process speed and Lean cannot provide statistical control for a process on its own, an integrated strategy integrating both can produce better outcomes (George 2002). Over the past few decades, numerous academics have emphasized the joint impact of Lean and Six Sigma (Antony et al. 2018). Better outcomes can be obtained by integrating Lean and Six Sigma than by using each system separately.

In order to facilitate continuous improvement (CI), the combined LSS strategy incorporates human elements like leadership, customer focus, and cultural change as well as process elements like process capability, process management, and statistical thinking (Antony 2011). LSS is a method for attaining excellence that incorporates inputs, processes, and outputs while using a systems thinking approach.

4. Shingo model

With the support of lean manufacturing pioneer and quality authority Shigeo Shingo (1909–1990), the Shingo Prize was founded in 1988. Ten guiding principles stemming from three enterprise excellence insights form the foundation of the SOEM (Shingo Institute, 2018). The four interconnected areas of SOEM guiding principles are results, enterprise alignment, continuous improvement, and culture enablers (Edgeman, 2018). The three pillars of enterprise excellence are systems-driven behavior, principles-informed behavior, and ideal results necessitate ideal behavior.

In order to accomplish persistent improvement in all operations, performance, and impacts, enterprise philosophy, systems, processes, and structure must be integrated effectively and efficiently. This can be achieved by adhering to the principles of continuous improvement. Similar problems are addressed at the enterprise level by SOEM alignment concepts.

Figure 3.2

Shingo Excellence Model inclusive of all domains.

Source*: *The Shingo operational excellence model by Edgeman, 2018

3.7 Women Empowerment

3.7.1 Introduction

The idea of empowerment was first presented in 1985 during the International Women's Conference in Nairobi. "Empowerment" was described by the conference as the transfer of social power and resource control to women. Women's rights and empowerment are global issues, with organized information campaigns around the world placing a strong emphasis on these topics. One of the most often used terms in development today is empowerment. The concept of empowerment has many layers, dimensions, and facets. It's a challenging and difficult task. Growing one's uniqueness is the primary goal of the empowerment process (Mittal & Dutta, 2019).

In its most basic form, empowerment is the expression of power redistribution that opposes male supremacy and patriarchal ideologies. It is both the procedure itself and its outcome. The institutions or organizations that support and uphold gender

discrimination must change. It's a procedure that gives women authority over and access to material and information resources (Mittal & Dutta, 2019).

Women's movements are the origins of the idea of women's empowerment globally. Women's empowerment is the process of providing women with greater access to and control over financial resources, such as money, as well as a greater portion of control over human and intellectual resources, such as knowledge, information, and ideas, as well as decision-making authority within the family, community, society, and nation. "Empowerment means moving from a position of enforced powerlessness to one of power," states a report from the Indian government (Mittal & Dutta, 2019).

3.7.2 Concept

One of the main concerns in the process of national development across the globe is the empowerment of women. Independence as well as accelerating women's right to self-selection. Some followers believe that empowerment is growing. The empowerment process is understanding and place of women in society are important determinants of development success.

This implies that any nation's failure to include women in the enlistment process is a waste of human resources. According to this theory, any nation that neglects its female population in its development endeavors is doing itself a harm. Therefore, the job for any government should be to involve women in the process of taking a solid and steady step toward economic progress. A woman's progress in all three categories is what is referred to as true development. Individual, societal, and economic development are these. Increased abilities and capabilities, as well as more independence, creativity, self-control, responsibility, and material well-being, are all signs of individual growth. While social growth is implied by increasing potential, economic development is based on how well a society's members are able to manage their surroundings. Because of this emphasis, the social and economic aspects of development are encompassed within the individual stage of development.

3.7.3 Understanding Empowerment

Community development, psychology, education, economics, and studies of social movements and organizations are just a few of the fields and domains that share the concept of empowerment (Perkins, 2010). Each of these viewpoints has a different understanding of empowerment. The definition and explanation of the term "empowerment" are frequently lacking in contemporary empowerment literature.

However, a shared concept of empowerment is required for program evaluation as well as to enable us to recognize empowerment in others we deal with. Generally speaking, though, empowerment can be defined as a multifaceted societal process that aids individuals in taking charge of their own life. It is a process that gives people the ability to take action on topics they deem significant, giving them power to employ in their own lives, communities, and society as a whole (Perkins, 2010).

Any understanding of empowerment must start with the three elements of the preceding description. Empowerment is a societal, multifaceted process. Due to its occurrence in sociological, psychological, economic, and other aspects, it is multi-dimensional. At other levels, including the individual, group, and community, empowerment also takes place. Since empowerment takes place in social relationships, it is by definition a social process.

Empowerment is a process that evolves as we go through it, much like a route or voyage. While some components of empowerment could change depending on the particular situation and individuals involved, others are always present. Furthermore, a significant implication of this notion of empowerment is the basic connection between the individual and the community.

3.7.4 Women empowerment and Govt. Sector:

Kerala government survey report (2001, p. 149) states that the Women's Empowerment Year's goal is to raise public awareness through women's active engagement. Since women make up half of the population in Kerala, it is even more vital to empower them. Therefore, this better half of the population should not be

ignored in any development effort. It complies with the guidelines set forth by the Indian government and the United Nations.

The government of Kerala has been tasked with elevating women and attempting to push them to the forefront of society, in accordance with the national directives and initiatives for women's empowerment. Many people have praised Kerala for its accomplishments, and the state is referred to as "the model state of development." In the UNDP's 1996 Human Development Report, the Gender Development Index (GDI) for sixteen Indian states was examined; Kerala topped the list for fundamental female skills. Kerala has an 92.07% female literacy rate, while India's average is 65.46% (Population Census, 2011).

3.7.5 Women Empowerment Programmes in Kerala:

One of the main initiatives of the second plan was the establishment of social welfare Extension centres in Kerala. Its initiatives help women's social welfare programs, and as plans were added one after the other, the number of projects increased. In Kerala, significant accomplishment assignments are covered under various headings.

- *The Kerala Women's Commission* was established under section 5 of the Kerala Women's Commission Act 1990 as a statutory entity under the state government with the goal of enhancing the status of women in Kerala.

- *Kerala State Women's Development Corporation (KSWDC)* was established under the Company Act of 1956 and registered on 22–2– 1988. It helps women find employment and improves their standard of living (Dept. of Women & Child Development, Govt. of Kerala).

- *The mission of Kudumbasree and empowerment:* On May 17, 1998, the Kerala government launched Kudumbasree, a special project designed just for women."Reaching out to the community through families and reaching out to the families through women" is its motto. Within ten years, the project seeks to completely abolish absolute poverty by coordinated community action led by local

self-governments. There are mainly four sub-sectors to which all the Kudumbasree enterprises fall into- Production, Services, Trading and Sales and Marketing (Lighthouse India Projects of World Bank, 2018).

- *SARANYA:* the backward, destitute and segregated women in the Kerala state were provided with the self-employment scheme. An in terest free loan of upto 50000 would be provided under the scheme for setting up ventures for self-employment. A 50% of returns are reimbursed as govt. subsidy to a limit of maximum 25000 through employment department in 60 equal installment monthly (National Employment Service, Kerala)

- *SNEHITHA:* the mission to provide guiding hands to the women who want help from the part of Govt. and Non-govt. institutions for the livelihood, and safety of their children. It is a help desk- service that falls under the Kudumbashree units (Sini M., 2017).

3.8 Women In Management

De Celis et al., (2015) opinionated that there is a growing interest in increasing the presence of women in corporate management and decision- making positions (European Commission 2012, 2013; Terjesen & Singh 2008; Francoeur et al. 2008). Making it more complex and challenging, there is always a glass ceiling effect that hinder the women access to the top. Cai & Brian H. Kleiner, (2009) pointed out five major such factors that affect women advancement in careers, which includes stereotypes and perceptions, mentoring and networking availability, workplace discrimination, family issues and access to funds.

3.8.1 Leadership Traits of Women

Since leadership is influenced by culture and evolves with time, it is challenging to define it universally. The basic principles of leadership, however, must first be understood in order to fully comprehend female leadership and what it entails. Three components make up the concept of leadership: influence, goals, and people.

Leadership is the use of persuasive action to accomplish objectives. People are the foundation of leadership, and motivating others is essential to achieving an organization's objectives (Daft, Kendrick, and Vershinina, 2010). One way to view leadership is as a method or instrument for inspiring others. The motive seeks to use those people's actions to accomplish specific goals. Diverse aims, methods of inspiring others, and organizational structures all contribute to the diversity of leadership philosophies (Hannagan, 2008).

A year-long study carried out in 2005 by Aurora, a London-based organization that advances women, and Caliper, a Princeton, New Jersey-based management consulting firm, identified a number of traits that set women apart from men in terms of leadership qualities (Torres, 2012). These traits include:

- When faced with rejection, women leaders learn from it and move forward with a determined mentality.
- Women leaders are more persuasive compared to their male counterparts in almost all the situations in an organization.
- Women leaders are more prone to break the norms and take chances.
- They also exhibit an inclusive, team-building leadership style in problem solving and decision making.

According to Torres (2012), these natural qualities are typically associated with women because of the conventional perception of their traditional family function. They might also be crucial in gender studies that have shown that female leaders are frequently more successful than male leaders. These results lend credence to the idea that the actions of female leaders who exhibit particular traits of leadership are not only unusual but also could be in conflict with the practices of men (Torres, 2012). These consist of self-assurance, foresight, honesty, generosity, modesty, persistence, communication, visibility, empowerment, and serendipity. There are four main concepts that explain why there ought to be more female leaders. These consist of

meritocracy, women's leadership roles, equality, and the value of women's voice. In terms of equality, women and men ought to have equal opportunities to advance in their careers and occupy higher positions, particularly now that ineptitude is no longer a barrier. On the other side, meritocracy emphasizes ability and talents above everything else, making gender and other factors less significant. By not utilizing the potential that women possess, many companies are losing out on resources. Increasing the number of female executives and eliminating the gender gap in leadership would enable organizations to operate more creatively and with greater insight (Aaltio-Marjosola, 2001). Thus, it is crucial to use the experience, abilities, and knowledge that female leaders have to benefit organizations (Tanhua, 2012). Considering their educational background and the value they can add to organizations, female leaders are largely underutilized (Piha, 2006).

Researches has demonstrated the connection between financial and organizational success. Research indicates that companies with a higher proportion of female directors or senior managers also exhibit improved performance. Studies have shown that a greater percentage of women in senior management has a favorable impact on a number of variables, including sales, returns on equity, returns on invested capital, and stock market growth (Thornton, 2012).

Theories supporting women in management:

According to Gould et al. (2018), the homophily principle and the similarity attraction paradigm describe how women managers operate and how their actions affect the effectiveness of their organizations.

Similarity-Attraction Theory:

According to the similarity-attraction hypothesis, people are drawn to others who they think are more like them. Higher ranking women are therefore more inclined to collaborate with other women. The homophily principle also highlights the notion that people like to collaborate with others who are similar to them. According to the linear

perspectives, adjustments made to the independent variable (gender diversity) will have a proportionate impact on the dependent variable (organizational outcomes).

Some hypotheses within this group highlight how gender diversity negatively impacts business performance.

Social Identity Theory- It suggests that group membership creates a psychological state that defines social identity. Social identity-related psychological processes result in prejudice against outsiders and group cohesiveness. The presence of gender diversity may result in dysfunctional outcomes when individuals identify as either male or female. Stereotypes are employed by these groups, which may increase conflict and hinder communication.

Similarity–attraction theory emphasizes that variety entails differences in a similar manner. The deleterious effects of these differences on social integration are evident. The previously discussed sociopsychological methods are essential for elucidating the impacts of diversity on individuals or groups under study. Therefore, the applicability of these tactics at the organizational level is up for debate. Some viewpoints within the linear worldview emphasize the advantages of gender diversity. These techniques show how varied teams that draw from a variety of information sources are able to make better judgments and generate more creative work. The value of diverse views is based on the notion that gender distributions that are balanced are desirable. Within this framework, according to the resource-based approach of the business, gender diversity influences financial performance. To gain a competitive edge, businesses can leverage heterogeneity as a source of intangible resources, such as creativity.

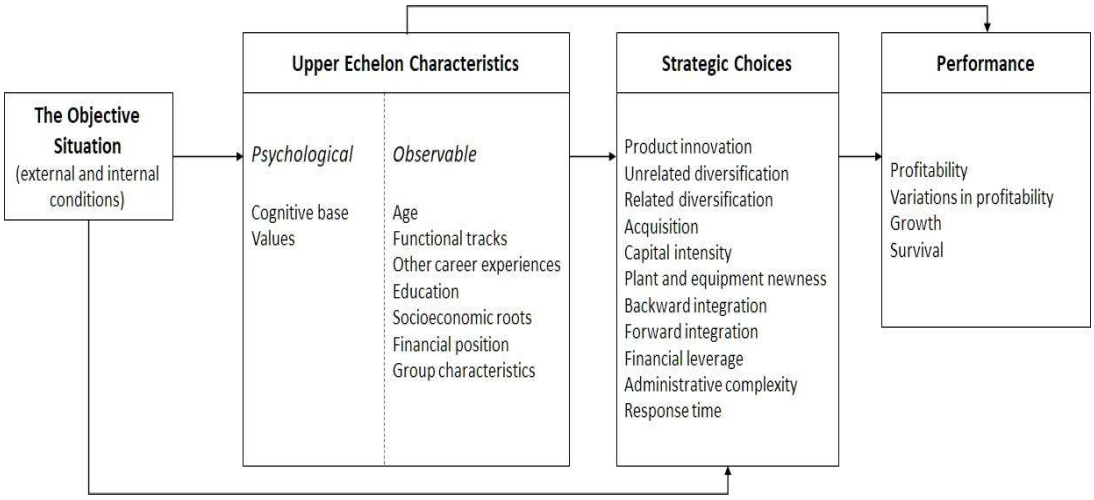
The upper echelons' Theory-

Upper Echelons Theory, assumes that there is a relationship between organizational outcomes and the managerial characteristics adopted by an organization's leadership (Sehnem et al., 2019)**.** According to Hambrick and Mason (Hambrick & Mason, 1984), managers' traits—such as their demographics—have an impact on the choices

they make and, consequently, the actions that their firms do. They contend that this happens as a result of the correlation between demographic traits and the many cognitive frameworks, beliefs, and perceptions that affect managers' decision-making. The association between top echelon traits and organizational performance and strategy has been validated by numerous studies.

Figure 3.3

UET Theory



Source: Bekos & Chari, (2023)

The theories of the upper echelons have also maintained that informational disparities among team members are linked to diversity. The information and values that men and women bring to the boardroom define a "cognitive frame composition." Diversity in the genders of managers has the ability to enhance managerial decisions and subsequently company performance. In a similar spirit, the variety of top management teams can enhance productivity results by offering distinct viewpoints for addressing issues. The majority of research on the impact of diversity at the firm level of analysis has relied on the top echelons' perspective and the resource-based view of the organization (Delgado-Piña et al., 2020).

3.9 Conclusion

The chapter of theoretical framework is meant to deliver the foundation upon which the current study was structured. All the relevant, related and important aspects related to the Women Empowerment, the Women Cooperative Societies and Operational Excellence have been discussed in the chapter. Based on these concepts and the theories supporting them, the conceptual framework was formed by the researcher. Deriving the objectives and hypothesis thus, the following chapters would deliver the analysis and findings of the study.

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Chapter 4

EFFECT OF JOB AND EMPLOYEE CHARACTERISTICS ON OPEX AND WOMEN EMPOWERMENT IN WOMEN COOPERATIVE SOCIETIES

4.1 Introduction:

As the research is both descriptive and analytic in nature, it is only mandatory to point out the descriptive features of the variables used in the study. The descriptive analysis is the process by which the researcher uses the quantitative descriptions or a summarized features of the samples to describe the primary properties of the obtained data set. It summarizes the data through frequency distribution, measures of central tendencies and measures of dispersion. This chapter is entirely built with the information uniquely from the primary source from the women secretaries of the Women Cooperative Societies in Kerala. It is also attributed to detailing the process of achieving the first objective of the study as to studying the effect of job characteristics on the Operational Excellence factors and Women Empowerment Indicators. This chapter would help to assess what all job entailed characteristics should be focused on so as to improve the OPEX and the Women Empowerment among the secretaries so that a successful and flourished WCS can be achieved.

After the descriptive analysis, the Analysis of Variances are studied so as to compare the means of job characteristics to the Operational Excellence (OPEX) and Women Empowerment (WE) factors.

4.2 Employee Profile of the Women Secretaries of WCS:

The demographic/ employee profile of the respondents includes the age, educational qualification and marital status of the respondents. The gender of the respondents is ignored for the study as the sample units selected for the current study are only the women secretaries of WCS.

Table 4.1

Demographic/ Employee Characteristics with their frequency and percentages

Employee Characteristics	Categories	Frequency	Percentage
Age	Below 25	6	2.3
	26 - 50	208	78.5
	Above 50	51	19.2
	Total	265	100.0
Educational Qualification	SSLC	6	2.3
	Plus- two	12	4.5
	Diploma	35	13.2
	UG	173	65.3
	PG	39	14.7
	Total	265	100.0
Marital Status	Married	262	98.9
	Un married	2	.8
	Widowed	1	.4
	Total	265	100.0

Source: Primary Data

The table 4.1 above gives the frequency distribution and percentages of all the demographic factors related to the respondents, namely, the Secretaries of Women Cooperative Societies. The detailed graphical descriptions below would provide with a clear picture of the demographic profile of the respondents considered for the study.

4.2.1 Age- wise classification of Secretaries of WCS

The Secretaries of WCS are grouped into different classes based on their age for better comprehension and use in analysis. Here, the first category starts from below 25 years of age and the highest option made available for response is above 50 years of age. The Figure 4.1 below would provide a comprehensible picture:

Figure 4.1

Age- wise Classification of Secretaries of WCS

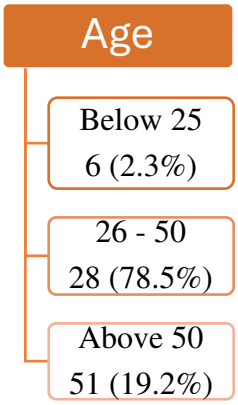


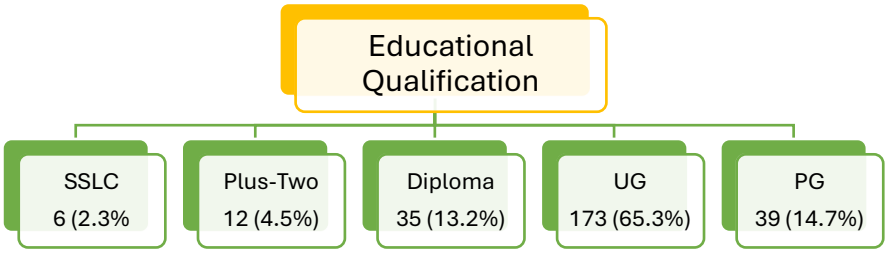
Figure 4.1 shows the different age groups that the respondents belong to. Most of the respondents belongs to the age group varying between 26 to 50 (78.5%). The lowest category is the respondents belonging to "Below 25" years of age, amounting to only 2.3% of the total respondents. Hence, we can infer that young people between the age of 26 and 50 work as secretaries in the WCS. Therefore, as argued by Matsuba & Walker, (2004); Zeldin, (2004), innovative thoughts, moral behaviours and positive personality qualities of the young minds can be anticipated in the field of Cooperative Societies to uplift the women society.

4.2.2 Classification of Secretaries of WCS based on Educational Qualification:

The Education wise classification of the respondents would let the researcher know what categories of women work for the WCS. The figure below would help to clarify this:

Figure 4.2

Educational Qualification wise classification of Secretaries of WCS



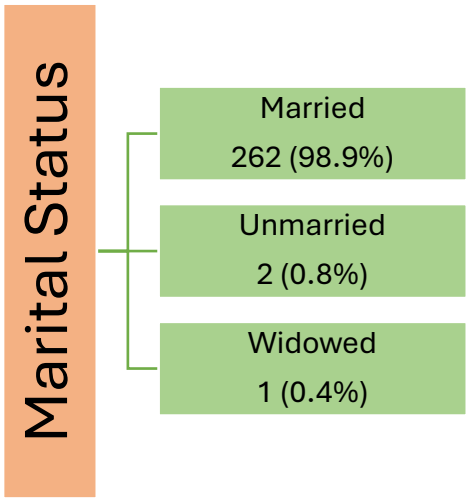
Here, the Figure 4.2 depicts the educational qualifications of the respondents. A higher percentage (65.3%) of the respondents have an undergraduate degree followed by the 14.7% and 13.2% respondents holding a post-graduate degree and a diploma respectively. The respondents with qualification till Higher secondary are the lowest with 2.3% and 4.5% respectively. Here, the results are in par with the report of ministry of labour and employment that a significant count of women with higher education level and diploma or varied certificate course were employed as regular salaried or wage employees (Ministry of Labour and Employment, 2023).

4.2.3 Classification of Secretaries of WCS based on Marital Status

An investigation into the Marital Status of the Women Secretaries would give a picture of percentage of women who have the freedom to work after the marriage, as this is a part of the study on the women empowerment among the secretaries of WCS. The figure 4.3 would give an insight to the same:

Figure 4.3

Classification of Secretaries of WCS based on Marital Status



The table shows evidence as to most of the secretaries in the women cooperative societies- 98.9%, are married and the rest minute respondents recorded unmarried and widowed. This shows that married women have fought well for their freedom to get a job and earn a living.

4.3 Job Specific Characteristics of the respondents:

Job specific characteristics referred to here by the researcher are the salary of the secretaries of Women Cooperative Banks, collected as total salary earned in a month, the years of experience of the Secretaries, recorded as the number of years they have worked for the WCS and the Number of employees, referring to the number of subordinate employees under each secretary considered for the study. The following table shows the job specific characteristics of the respondents along with their frequencies and percentages:

Table 4.2

Frequency Distribution of Job Specific Characteristics of the Respondents.

Variable	Categories	Frequency	Percent
Salary	Up-to 25000	77	29.1
	25001-50000	144	54.3
	50001-75000	32	12.1
	Above 75000	12	4.5
	Total	265	100.0
Work Experience	Below 10	83	31.3
	10-20	133	50.2
	Above 20	49	18.5
	Total	265	100.0
No. of Subordinates	Below 10	225	84.9
	10-20	30	11.3
	Above 20	10	3.8
	Total	265	100.0

Source: Primary Data

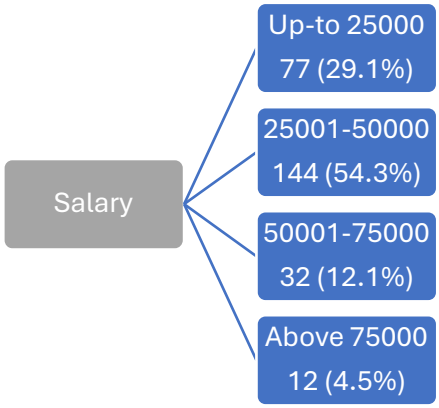
The table 4.2 depicts the job specifications and the categories they were grouped into. The percentages and the frequency distribution can also be inferred. For a more comprehensive lookout, the categories, their frequencies and percentages are presented pictorially below:

4.3.1 Classification based on the total salary earned by the Secretaries:

Salaries are major indicators of the performances of the employees as well as the organization as a whole. Here, the total salary of the Secretaries of WCS earned during a month are considered for the study. For easy analysis and comprehension, the salary is categorized into four group, each group with a distance of 25000 between them. The figure below shows the frequency and percentages obtained for each category of salary:

Figure 4.4

Total Salary of the Secretaries in Rupees.



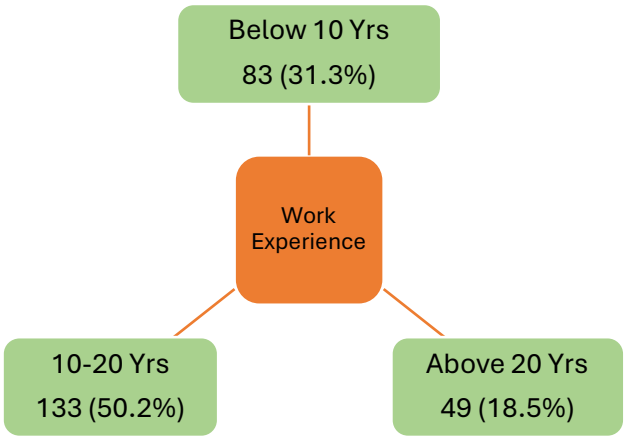
The picture above depicts the various salary groups to which the respondents may fall. The highest number of respondents falls under the salary ranging from 25000 to 50000 which makes 54.3%. The group with highest salary "Above 75000" has only 12 responses amounting to a minute 4.5% of the total respondents. from this, we can conclude that the salary received by the secretaries of WCS are average, below 50,000 rupees. The high salary scorers are only minute section of the Secretaries currently working. The salary scale of the employees of WCS are reviewed based on the performances of the WCS and the deposits they have collected so far. Here, the salary status of the secretaries conveys that the WCS currently working in Kerala are showing average performances. Highly performing WCS are low in Kerala while referring to the salary received by the Secretaries.

4.3.2 Classification based on the years of Work Experience of secretaries:

The work experience of the secretaries are crucial measurement tools that would help in understanding the true picture of the functioning of an organization. Experiences builds opinions about the working conditions and other general opinions about an organization where the employees work. Here, the number of years a secretary has worked in the WCS is categorized into 3 groups ranging from 1 to above 20 years. The figure below shows the pictorial representation of the frequency and percentages of classification based on Work Experiences:

Figure 4.5

Frequency Distribution of Work Experience of the Respondents in Years



The Figure 4.5 shows the three categories into which the respondents fall based on their years of work experience. Most of the respondents have work experience of 10 to 20 years, which makes 50.2% of the total responses and the lowest response constituting up-to 18.5% have an experience of above 20 years in the women cooperative society. Hence, we can understand that most of the secretaries in the WCS responded to the questions of the researcher have an experience of over 10 years in the Women Cooperative Societies. Such a level of experience would create or destroy the sense of organizational behaviours among the respondents. Hence, the responses of the selected secretaries may be considered apt for the study as they have gained the vast experience necessary to provide opinion about the top-level management, the

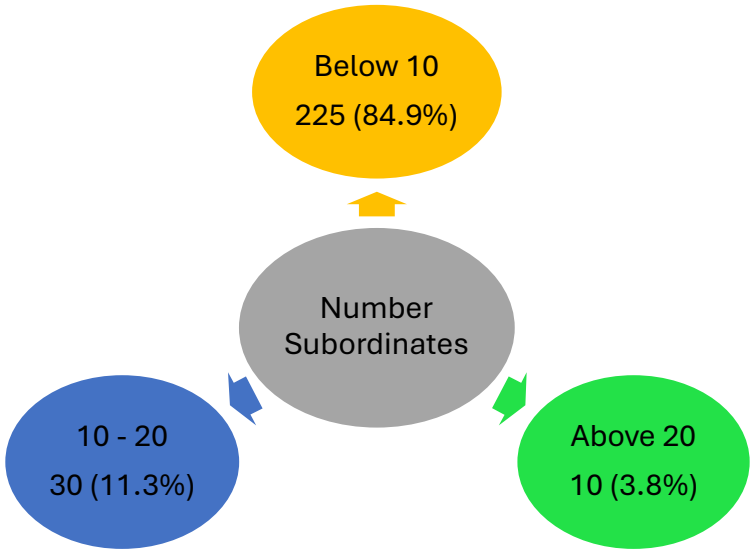
functioning of the WCS and even about the general functioning of the Cooperative Department as a whole. They have also seen the variations in the benefits to the WCS during the changes in the leading political parties as well.

4.3.3 Classification based on the number of employees under the secretaries

The secretaries of WCS are the upper-level managers in the Cooperative Societies. They are responsible for the day- to- day functioning and urgent routine decisions in the WCS. the number of employees under a secretary is determined by the posts available for hiring in the WCS. These posts are created based on the performances of the WCS and the classifications they fall into. The number of employees is categorized into three groups ranging from zero to above 20. A figure representing the frequency distribution and percentages are given below:

Figure 4.6

Frequency Distribution of Number of subordinates under each respondent



The Figure 4.6 shows the number of employees working under the secretaries in women cooperative societies. The majority (84.9%) of secretaries have only less than 10 employees working under them and the lowest number of employees are above 20 with only 3.8% of total respondents. These observations tells that there are only few WCS providing employment in them in various posts. Majority of the WCS have only limited number of posts to which one can apply for. These may be due to the lower

rate of climbing the classification ladder of the Cooperative sector, which are directly related to the deposits they collected and their earnings for the period. Low performing WCS may even have only the secretaries to complete all the tasks which are tedious and energy consuming.

4.4 Generalized opinion of the secretaries on the WCS

The researcher intended to scoop out the opinion among the secretaries about the working of WCS in general. By this, the researcher tries to understand what all factors are responsible for the operational excellence apart from the factors that are considered for the analysis in the current study. The following section shows the opinion derived from the secretaries on the need for a literate board members in the WCS, the influence of politics among the managing committee and also the opinion on the need for men in the functioning of WCS.

Table 4.3

Frequency Distribution of generalized opinion of Secretaries on WCS.

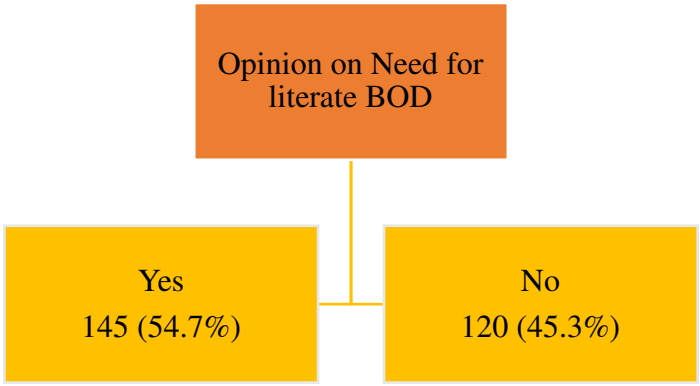
		Frequency	Percent
Need for literate Board members	Yes	145	54.7
	No	120	45.3
	Total	265	100.0
influence of Politics in Managing Committee	Yes	63	23.8
	No	202	76.2
	Total	265	100.0
Need for men in WCS.	Yes	34	12.8
	No	231	87.2
	Total	265	100.0

Source: Primary Data

The table 4.3 is explained in detail using more comprehensive approach with the pictorial representation using smart art. Each variable is dealt in detail and the researcher's discretion is also stated along with the interpretations.

Figure 4.7

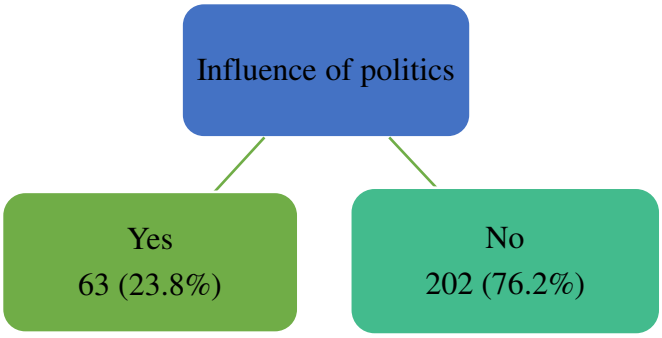
Opinion of Secretaries on the need for literate Board members:



The figure 4.7 shows the responses to the need for a more literate members in the managing board. Ester & Ilanit, (2016) found that literacy, in particular, the financial literacy is complementary for the female leaders or BOD. In the current study, the researcher found that majority (54.7%) supported the notion that the Women Cooperative Society needs more literate board members. The rest 45.3% responded as to there was a no need for more literate board members in their women cooperative societies. It provides evidence that currently in the WCS across Kerala, the Board of Directors are not placed based on qualifications.

Figure 4.8

Opinion on prevalence of influence of politics in Managing Committee

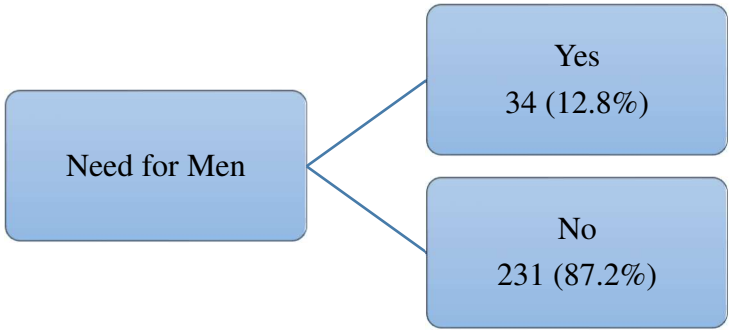


The figure 4.8 shows the responses to query of prevalence of politics among the board members. The majority of 76.2% responded that there was no issue of politics among the board members. The other 23.8% had some issues with the interference of politics

among the Board members. Apriliyanti & Randoy, (2019) states that Board members are usually powerless decision- makers and the real players having the power in decisions are the government and politicians. Antonia & Vassilis (2018) found that during the implementation of strategic decisions, if the organizational politics were high, there were minimal chances for it to succeed. On the contrary, middle managers where in the opinion the implementation process was great success when there was trust in the top management and minimal influence of organizational politics among the BOD. Hence, it is important that the influence of politics be kept minimal in the Board of WCS for better strategic performances.

Figure 4.9

Opinion on need for men in WCS



The figure 4.9 summarizes the perspective of women secretaries on the need for men in women cooperative societies. The majority of 87.2% are satisfied with their own work and demands that there was no such need for men in the managing or functional areas of the societies. 12.8% of the respondents have an opinion on inclusion men in the functional areas of the women cooperative societies. Hence, in the WCS, the Secretaries are confident in their ability to lead the organization to success without the intervention of men.

4.5 Difficulties faced in WCS

The respondents were asked about the difficulties they had to face in the WCS. The question was to be responded on a three- point scale of 1 to 3 (Agree, Neutral and Disagree). The table below show the frequency of each question about the difficulties they had to face that the researcher has listed out.

Table 4.4

Difficulties faced by Secretaries in WCS

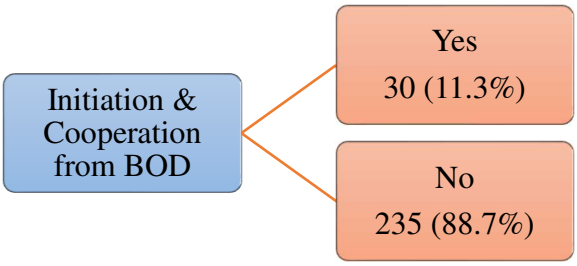
		Frequency	Percent
Cooperation & initiation from Board members	Agree	30	11.3
	Disagree	235	88.7
	Total	265	100.0
Customer-attitude	Agree	3	1.1
	Disagree	262	98.9
	Total	265	100.0
Govt. Attitudes and Govt. Restrictions	Agree	18	6.8
	Disagree	247	93.2
	Total	265	100.0
Work-Life Balance	Agree	14	5.3
	Disagree	251	94.7
	Total	265	100.0
Stress and Work-load	Agree	13	4.9
	Disagree	252	95.1
	Total	265	100.0
Financial assistance from Govt.	Agree	95	35.8
	Disagree	170	64.2
	Total	265	100.0
Limited borrowings	Agree	9	3.4
	Disagree	256	96.6
	Total	265	100.0
Corruption in the Cooperative Sector	Agree	11	4.2
	Disagree	254	95.8
	Total	265	100.0
Loan over-due/ Lower recovery	Agree	10	3.8
	Disagree	255	96.2
	Total	265	100.0

Source: Primary Data

The table 4.4 depicts the responses to various difficulties that Secretaries may face in WCS which were listed out by the researcher from the previous literatures and interviews with secretaries. An easily understandable discussion of the same is given below in various pictorial forms:

Figure 4.10

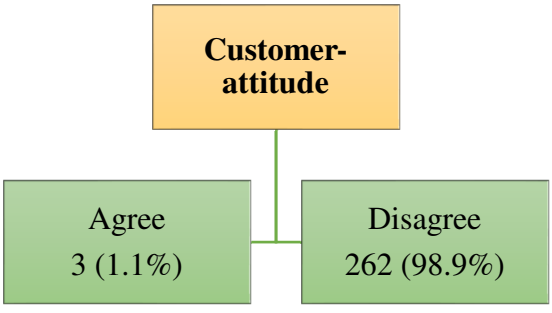
Problem of Cooperation and initiation from the Board members:



The Figure 4.10 shows that majority of the respondents (88.7%) have no problem with the cooperation and initiation from the board members. But, the remaining 11.3% says they have less cooperation from the board members and less initiatives from their part to help with the functions of cooperative society. A cooperative BOD plays an important part in the smooth running of the organizations and contributes in massive to a satisfied and content workforce, which are a boon to the organization.

Figure 4.11

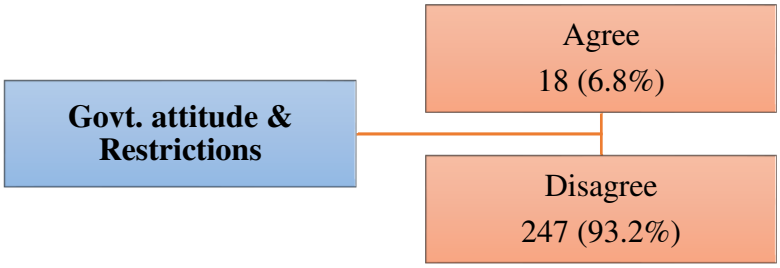
Difficulties due to customer attitude:



The figure 4.11 above leads us to the conclusion that only 1% of the respondent face a problem of negative attitudes from the customers. The majority of the 98.9% secretaries opined that there was no negative customer attitude they had to face.

Figure 4.12

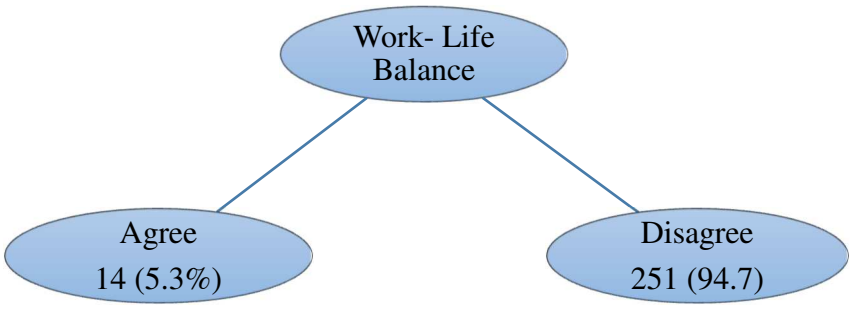
Difficulties of Govt. Attitudes and Govt. Restrictions towards WCS:



Govt. support is an inevitable aspect of a successful organization in any country. When there is a lack of the same, the organizations may struggle to find their way up the success ladder and all the operations would become tiring and time consuming with less chances of implementation. It can be inferred from the figure 4.12 that, the difficulties due to Govt. attitude and restrictions have affected only 6.8% of the respondents. The majority (93.2%) had no issues of govt. attitude towards the WCS of the Govt. restriction-based problem.

Figure 4.13

Difficulties of Work-Life Balance:

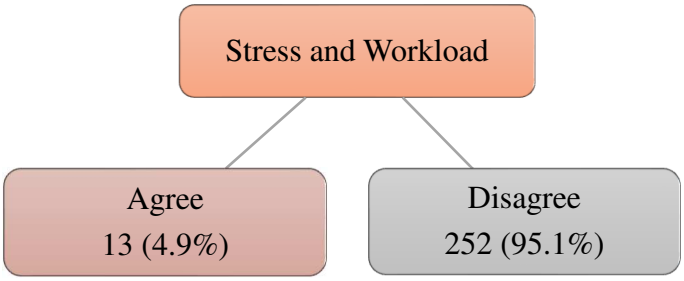


According to Alqahtani, (2020), Work-family conflict occurs when an individual, who is working in any areas of expertise, experiences incompatible demands between their family and work roles which are assigned to them, causing participation in both roles to be more difficult and gruesome. It can be inferred from the above figure that the Work life balance difficulty is faced by only 5.3% of the respondents. the majority 94.7% have no difficulties in maintaining perfect balance between their work life and

personal life. Thus, we can conclude that majority of secretaries of WCS are able to maintain a balance between their work load and their familial responsibilities.

Figure 4.14

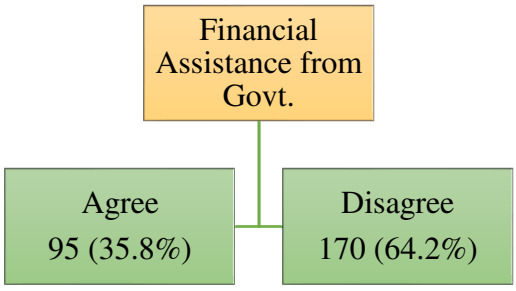
Difficulties of Stress and Work-load:



The figure 4.14 shows that 95% of the respondents does not have a problem of stress or work-load. They are able to deal with their work with ease and confidence. However, the remaining 5% have issues of work-load and high stress being a secretary in the WCS. It is highly crucial for the WCS to ensure that the workload and stress among the secretaries are kept in check so that they do not reach a level of exhaustion where their productivity decreases. Here, the majority of secretaries have no problems of stress or even work load, thus concluded.

Figure 4.15

Shortage of Financial Assistance from the Govt.

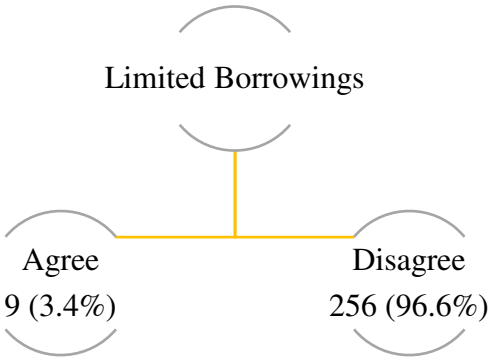


The above figure 4.15 shows that 35.8% of the respondents say they have faced shortage of financial assistances from the part of the govt. Yet, the majority 64.2% had no such issues of shortage of Govt. funds. Govt. assistance through subsidies and financial resources are as important as the general attitude and restrictions of the Govt. towards the women societies and organizations. Here, over 35% suggests that they

have limited funds from the govt. It may cause a helplessness among these WCSs that they cannot upraise their line of business as Govt. funds and subsidies are the main financial support to the cooperative entities and Non-Profit organizations.

Figure 4.16

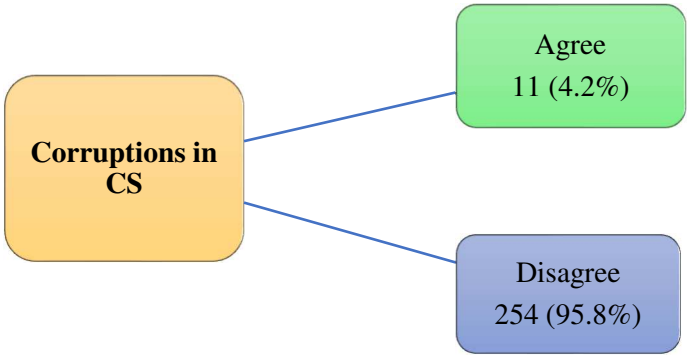
Limited borrowing capacity:



The figure 4.16 shows that the majority 96.6% have opined that there were no borrowing issues in their WCS. Yet, there was a negligent 3.4% of respondents who had issues with the lower borrowing capacity and limited areas to cover. The geographical area that can be covered is less for every WCS as there is atleast one WCS in a Taluk in Kerala. Also, the WCS are located in the rural outskirts of each district. Hence, there is a limit to the borrowing capacity as well as the number of customers from whom the deposits are gained. In case of WCS in Kerala, here we can see, even though these are the cases, the issue of limited borrowing is reported on among 3.4% of the total WCS studied here.

Figure 4.17

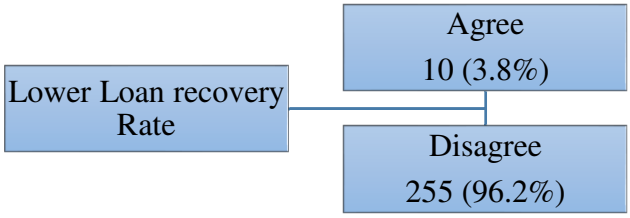
Difficulties due to Corruption in the Cooperative Sector:



The above Figure 4.17 shows the opinion about corruption in Cooperative Sector as a whole. Majority (95.8%) says that there were no issues of Corruption in the Sector. But the remaining 4.2% have faced some kind of difficulties due to the Corruption in the Cooperative Sector. There were recent reports of WCS in Kerala suffering from corruption among the authorities and officials which inspired the researcher to include this particular question in to the interview schedule. It can be inferred that only a negligent percent of respondents had issues due to corruption. Thus, we may conclude that it was not the Cooperative Sector as a whole, but some employees in the Cooperative Sector who had indulged in corruptive actions.

Figure 4.18

Difficulties of Loan over-due/ Lower recovery:



From the From the Figure 4.18, it can be inferred that majority of the respondents, which amounted to 96.2% had no problem with the over- due of loans. But, 3.8% had a large number of over-due and lower recovery rates. It was identified from the interview with the respondents that the reason for such higher over-dues were because of the customers being mostly rural women who does not have a stable income source. But then, the WCS suffering from the difficulties of lower recovery rate were found to be very low.

In order to comprehend the most crucial difficulty faced by the majority of Secretaries in WCS in Kerala, the researcher have prepared table 4.5 by drawing the frequencies of positive responses and their percentages:

Table 4.5

Frequencies and percentages of positive responses to Difficulties faced by Secretaries in WCS:

Difficulties	Frequency	Percentage
Cooperation & initiation from Board members	30	11.3
Customer-attitude	3	1.1
Govt. Attitudes and Govt. Restrictions	18	6.8
Work-Life Balance	14	5.3
Stress and Work-load	13	4.9
Financial assistance from Govt.	95	35.8
Limited borrowings	9	3.4
Corruption in the Cooperative Sector	11	4.2
Loan over-due/ Lower recovery	10	3.8

Source: Primary Data

From the above table, we can understand that financial assistance from the govt. is the difficulty faced by majority of the Women Cooperative Societies in Kerala. This inference was made based on the positive responses obtained for the option. Aligning to the statement of Oyedele, (2017), Govt. as the supervisory authority must see to it that the cooperative societies are sustainable and under good governance so that the public are encouraged to join the such societies.

The difficulty faced by Secretaries that closely followed scarcity of Govt. financial assistance was the lack of cooperation and initiation from the Board members. There are many evidences in the literatures that cooperation and inclusive mentality from the part of top management team would improve the trust among employees and the sense of belongingness among them, which would benefit the organization as a whole. The lack of initiation to start any projects would hinder the performances of the secretaries and the organization as a whole as the TMT have the final say in the decisions taken in WCS.

The least frequent problem that Secretaries face in WCS is the Customer- attitude. It can be understood that the customer- Employee relationship in the WCS in Kerala are

excellent and that no difficulties have been bothering the WCS about the way customers interact, respond or cooperate with the WCS.

4.6 Multiple responses frequency:

The researcher had included some questions in the interview schedule that had multiple response options. The researcher intended to find out the various services offered by WCS in Kerala and which were the most frequent service offered. For the same, a list of services was provided to the respondents from which they can choose. In the same way, a list of ventures that the WCS in Kerala were indulged in were also given to the respondents so that the researcher can understand the most frequently initiated ventures by the WCS in Kerala. The following tables provide the frequency of responses to both the questions.

Table 4.6

Frequency Distribution of Services offered by WCS

Services	Frequency	Percentage of cases
Loan	259	97.7%
Deposits	259	97.7%
Chitti/ GDS	219	82.6%
RTGS	71	26.8%
NEFT	67	25.3%
Cheque Clearing	169	63.8%
Locker facility	92	34.7%
Pay-order	35	13.2%
Demand draft	17	6.4%
Total	1188	100%

Source: Primary Data

From the given table 4.6, we can infer that over 97% of the total women cooperative societies selected for the study provides the services of loans and deposits. We can conclude that the main line of work that the WCS follows in Kerala are the banking services which mainly depicts the Loans to the members at lower rates of interest and Deposits from its members. These services are followed by Chitti/ Group Deposit

Schemes which accounted for more than 82%. GDS is what makes the WCS stand out from the rest of the banking institutions. Over 63% of WCS provides cheque clearing facilities either directly or through the Kerala Gramin Banks. The least provided service by the WCS are the demand draft services. The reason for the same was opinionated as lack of networking infrastructures and online services.

Table 4.7

Venture startups by WCS:

Ventures	Frequency	Percentage of Cases
Garment unit	43	16.2%
Tailoring unit	47	17.7%
Vanitha hotel	25	9.4%
Neethi Medical Store	37	14.0%
Consumer Store	12	4.5%
Others	107	40.4%
No Initiatives	96	36.2%

Source: Primary Data

From the table 4.7, we can infer that the option 'Others' set by the researcher was the most frequently opted response by the secretaries of WCS. Hence, we can say miscellaneous small ventures like photostat shops, online service centres and such were set up by the WCS in Kerala in a smaller rate, yet frequently. Over 36% of the total 265 WCS had no ventures setup under them. The most initiated ventures in particular by the WCS are tailoring units and garment units with about 17.7% and 16.2% of the total WCS selected for the study. Medial stores are also set up widely by about 14% of the selected WCSs. The least opted ventures are the consumer stores with only 3% frequency. In these ventures, the employees are all women as it was set up with an ulterior motive of providing employment opportunities and a plan for steady income for the Women in Society. The most opted venture startup being the garments and tailoring units can be thus justified as rural women who are not able to go for higher studies are more inclined to these tailoring works and they are more talented and skilled in these areas.

4.7 Mean and Standard Deviations:

The Mean and standard deviations of the employee characteristics, namely- Age, Education and Marital Status, and the job Characteristics, namely- Salary, work Experience and Number of Employees under the Secretaries, are tabulated in the following section. These are used for ranking the responses to make inferences and findings, and also for the ANOVA tests to obtain various objectives of the study.

Table 4.8

Mean and Standard Deviation of Employee Characteristics:

Variables	N	Mean	Std. Deviation
Age	265	2.17	.432
Education	265	3.86	.804
Marital status	265	1.02	.150

Source: Primary Data

As the table suggests, the mean and standard deviation of the variable Age are 2.17 and 0.432 respectively. This indicates that the respondents belong to younger demographics and that variability in age among the respondents are not very high and are also close to the mean.

The education variable depicts a mean of 3.86 and SD of 0.804 which implies that respondents generally have a higher level of education and also a moderate variation in educational levels among the respondents. The respondents can thus be inferred as belonging to moderately diverse educational background.

The marital status of the secretaries of WCS however shows a mean of 1.02 which depicts that majority of the respondents falls under a specific category, which is the 'Married' category. The SD amounted to 0.150 which implies that there is not much variation in the marital status among the secretaries of WCS.

So, we can conclude that the data indicates respondents belongs to highly educated youth who are mostly married.

Table 4.9

Mean and Standard Deviations of Job Characteristics of the respondents

Variables	N	Mean	Std. Deviation
Salary	265	1.92	.767
Work experience in years	265	1.87	.695
Number of Subordinates	265	1.19	.479

Source: Primary Data

The mean score of the variable salary is 1.92 which indicates a below average salary income or most of the respondents fall under a smaller salary scale. The standard deviation being .767 tells us about the notable range in the salary levels among the various secretaries of WCS.

A mean score of 1.87 for work experience indicated that on average, the secretaries have below average experience in their field of work. The SD of .695 implies a moderate variation in the experience levels that each respondent has obtained. Hence, we can conclude that some are new to the work while others have slightly more experience.

The Mean 1.19 and SD 0.479 indicates that majority of Secretaries in the selected WCS have very few employees under them and that there is not much variation in this regard among the 265 WCS that the researcher has selected for the study.

Thus, we can understand that the Secretaries of WCS are a workforce that have below average salary scale, and most of them are do not have much experience in the WCS. the number of employees appointed under most of these secretaries are also low indicating the limited size and limited working capacity of the WCS in Kerala

Operational Excellence Factors:

Operational excellence factors used under the study and their respective items are listed below along with their mean values and standard deviation values. These are used by the researcher in various statistical test like ANOVA and post hoc tests. Each construct is tabulated separately so that it is more comprehendible.

Table 4.10

Mean and Standard Deviation of Operational Excellence

	Statements	N	Mean	Std. Deviation
Leadership				
L1	Our top management team has clear vision and sense of where the organization is supposed to go, is going, and how to keep it on track	265	4.72	.451
L2	Our top management team steers the team in the right direction and help them to overcome obstacles on the path to success	265	4.71	.457
L3	Employees are motivated to follow the leader's example and strive towards achieving the leader's vision.	265	4.70	.458
L4	Our top management team understands an employee's position and empathizes with any problems the employee may face	265	4.74	.440
L5	Good leadership promotes effective team and group performance	265	4.80	.398
Human Resource Management				
HR3	We have an extensive training process for members in our bank using different kinds of training programmers	265	4.73	.446
HR4	Our society evaluates our performance annually based on job- related criteria	265	4.79	.406
HR5	Our society consistently reviews and updates its compensation systems to meet the needs of employees and the compensation structure is equitable	265	4.71	.453
HR6	Managers give importance to work-life balance of employees	265	4.73	.444
Operations Strategy				
OS1	There is a high level of standardization, and modifies the by-laws on time.	265	4.45	.535
OS2	The firm provide wide range of services	265	4.60	.505

	Statements	N	Mean	Std. Deviation
OS3	Bank use IT for cost reduction and customer service purposes	265	4.62	.501
OS6	There is new services and new procedures to improve current service delivery system	265	4.61	.504
OS7	The basic needs of customers are commonly understood in this organization.	265	4.62	.502
OS8	Our quality consistently meets the expectations of our customer on one or two key dimensions.	265	4.59	.529
OS9	We introduce new technology when it is justified by cost savings	265	4.55	.521
OS10	Our top management only gets involved in operations if the controls show that operating performance is off standard.	265	4.58	.510
Involvement Culture				
IC1	Information is widely shared so that everyone can get the information he or she needs when it's needed, decisions are usually made at the level where the best information is available	265	4.76	.469
IC2	Teams are the primary building blocks of this organization.	265	4.76	.469
IC3	Working in this organization is like being part of a team;	265	4.73	.485
IC4	Organization is constantly improving compared with its competitors in many dimensions	265	4.75	.475
IC5	There is mutual support in solving work problems	265	4.77	.467
IC6	There is mutual support for non-work problems	265	4.74	.479
IC7	Being at work gives a feeling at home	265	4.71	.532

Source: Primary Data

From the table, it is evident that all the items used in each of the constructs under the OPEX shows above average scores. Each construct of operational excellence is tabulated discriminately.

The items of leadership construct have a mean value between 4.7 and 4.8 and a standard deviation ranging from .39 to .45. The item L5 (Mean = 4.8, SD = .398) has the highest mean score among the 5 items of Leadership construct. It indicates most of the respondents have strong positive responses to the statement "Good leadership promotes effective team and group performance". The SD of L5 shows that not much variation can be observed in the responses of the 265 samples selected. But that is not the case in L1 (Mean = 4.72, SD = .451), L2 (Mean = 4.71, SD = .457), L3 (Mean = 4.70, SD = .458) and L4 (Mean = 4.74, SD = .440), in which although the means implies a positive response, SD showcases moderately higher variations in the opinion. To conclude, all the secretaries of WCS that the researcher selected for the study agrees to the notion that the top management has clear vision, effectively guides the employees, instil motivation, showcases empathy towards the employees and promotes team performances.

The second construct- Human resource management has all its items scoring above average (between 4.71 and 4.79) and standard deviation ranging from .40 to .45. All the statements of this construct have similar means and moderately high variations in opinion of the secretaries denoted by the SD. HR4 stating "Our society evaluates our performance annually based on job- related criteria" with mean 4.79 and SD .406 is the highest positive response. HR3 (Mean = 4.73, SD = 0.446) and HR6 (Mean = 4.73, SD = 0.444) have similar scores and are closely identical in responses obtained. HR5 stating "Our society consistently reviews and updates its compensation systems to meet the needs of employees and the compensation structure is equitable" has the least mean score of 4.71, which is also a high positive response and SD .453 which also indicates moderate variations in responses. In conclusion, the Human resource practices in the selected WCS provides timely training for their employees, evaluates performances periodically, review the compensation system to meet the needs of employees and also gives importance to the Work-life balance of their employees.

The construct Operational Strategy also shows good values of mean and standard deviation 4.45 to 4.62 and .50 to 5.3. This construct also has positive responses with higher ranges in variation in responses from the samples. OS7 stating "The basic needs

of customers are commonly understood in this organization" has comparatively higher mean score (4.62) and SD of 0.502. in contrast, OS1 stating "There is a high level of standardization, and modifies the by-laws on time" shows the lowest mean score 4.45 and highest SD of 0.535. The Secretaries responded to OS3 (Mean = 4.62, SD = 0.501) and OS7 (Mean = 4.62, SD = 0.502) very similarly. OS10 (Mean = 4.58, SD = 0.510), OS8 (Mean = 4.59, SD = 0.529), OS2 (Mean = 4.60, SD = 0.505) and OS6 (Mean = 4.61, SD = 0.504) are ranging closely in responses. OS9 shows a Mean of 4.55 and SD of 0.521 which is also high positive response indicators. Hence, we can understand that the selected WCS are striving to meet the basic needs of the customers' expectations by providing wide range of services at reduced costs by using IT and also ensure quality by standardization and modifying by-laws.

The last construct in Operational Excellence is Involvement Culture which scored above average mean values ranging from 4.71 to 4.76 and standard deviation of 4.69 to 5.32. Involvement Culture construct also has highly positive responses from the sample respondents. IC1 stating "Information is widely shared so that everyone can get the information he or she needs when it's needed, decisions are usually made at the level where the best information is available", and IC2 stating "Teams are the primary building blocks of this organization", shows Mean score of 4.76 and an SD of 0.469 which are very high positive responses. IC7 stating "Being at work gives a feeling at home" shows the lowest Mean score of 4.71 and highest SD of 0.532. Overall, the data shows that the WCS has good team spirit, a homely feeling and mutual support among the employees in both personal and work problems which can be considered as the reason for consistent improvement compared to the competitors.

Women Empowerment Factors:

The women empowerment indicators are categorized as Personal empowerment (Self-Esteem and Self-Efficacy), Social Empowerment (Decision-Making and Economic Empowerment) and Workplace Empowerment (Organizational Commitment and Psychological Empowerment) for the ease of understanding the theory. But the researcher planned the analysis to be more in-depth. As such, each sub-construct is treated separately.

Table 4.11

Mean and Standard Deviations of Personal Empowerment indicators

	Statements	N	Mean	Std. Deviation
Self-Esteem				
Se1	Generally, I am satisfied with myself	265	4.88	.326
Se4	I like to work hard for achieving my goals	265	4.88	.326
Se9	I hope if I have more respect for myself.	265	4.86	.362
Se11	I feel good toward myself	265	4.88	.326
Se12	I know my capability and capacity	265	4.83	.386
Self-Efficacy				
Sf1	If I tried enough, I could solve problematic issues.	265	4.82	.392
Sf2	I can get what I want, even if any person opposes me	265	4.80	.422
Sf3	I can easily stick to my goal and accomplish it.	265	4.80	.431
Sf4	I am sure that I can deal with unexpected events efficiently.	265	4.70	.490
Sf5	Because of my talents, I can deal with stressful situations.	265	4.66	.535
Sf6	If I invested enough effort, I could solve most of the problems.	265	4.78	.423
Sf8	I can find several salutations when I confronted with a problem.	265	4.75	.473

Source: Primary Data

The table 4.11 shows the descriptive statistics of the constructs under the Personal Empowerment. These are Self-Esteem and Self-Efficacy. Mean Scores of both the constructs range between 4.66 and 4.88. SD is also found to be moderately high.

The Self-Esteem construct got high positive responses from the Secretaries of WCS. Se1 “Generally, I am satisfied with myself”, Se4 “I like to work hard for achieving my goals” and Se11 “I feel good toward myself”, were found to have similar and

highest positive responses (Mean = 4.88, SD = 0.326). Se12 "I know my capability and capacity" has the lowest Mean Score of 4.833 and an SD of 0.386. Se9 showed a mean Score of 4.86 and SD of 0.362. to conclude, we can state that the Secretaries of the WCS in Kerala were found to be hard- working and satisfied in their capabilities and capacity which would lead to better performances. The selected respondents in majority are of the opinion that they need to raise their self-respect. All these opinions are moderately varied in responses, which means that most of the respondents are of same opinion that they are hard-working and satisfied with themselves, but need to work on their self-respect.

Self-Efficacy, on the other hand, does not show Mean Score as high as Self-esteem construct, but are also positive and above average. Sf1 "If I tried enough, I could solve problematic issues." Is the highest positive response with an SD of 0.392. Sf5 stating "Because of my talents, I can deal with stressful situations" has the lowest mean score of 4.66 and the highest SD of 0.535. overall, from the table, we can conclude that most of the respondents can sole problematic issues with great determination and perseverance to accomplish goals. They are capable of dealing with unexpected events and also capable of finding various ways to solve a complex problem. But, dealing with stressful situations is a talent that is varying among the respondents greatly.

Table 4.12

Mean and Standard Deviation of Social Empowerment indicators:

	Statements	N	Mean	Std. Deviation
Decision Making Capability				
Dm1	I had the freedom to choose my husband	265	4.72	.468
Dm2	I have the freedom to choose my work field	265	4.77	.446
Dm3	I can make a decision freely in my daily work problems	265	4.76	.435
Economic Empowerment				
Ee1	I have decisions about my savings	265	4.80	.398
Ee3	The barriers to women's participation in economic matters must be removed.	265	4.79	.406

	Statements	N	Mean	Std. Deviation
Ee5	I have control over my Income and Expenditures	265	4.78	.414
Ee6	Financial Wellbeing and financial literacy are necessity for women in this era	265	4.80	.398
Ee7	I intend to raise my financial awareness to cope up with financial distress	265	4.82	.386

Source: Primary Data

The indicators of social empowerment are highly prevalent among the respondents as it is evident from the Mean Score ranging from 4.72 to 4.82, and the variations are moderately high indicated by the SD ranging between 0.386 to 0.468.

Decision- making capability among the Secretaries of WCS are highly prevalent. Among the given statements, Dm2 stating "I have the freedom to choose my work field" shows the highest Mean Score of 4.77, followed by Dm3 stating "I can make a decision freely in my daily work problems" with a Mean Score of 4.76. Dm1 which derived the response to freedom of choosing their husband was the statement with lowest Mean Score. All the statements had above average highly deviated responses as indicated by the SD (Dm1= .0.486, Dm2= 0.446, Dm3= 0.435). In conclusion, it can be observed that the respondents were free to make decisions related to work field and daily work problems, but were facing some restrains in the matter of personal life, but again, this opinion was highly varying among the respondents.

The economic empowerment among the Secretaries of women cooperative also showed positive opinions as indicated by the Mean values. Ee7 stating the intention to raise financial awareness to cope up with financial distress had Mean of 4.83 which was the highest and an SD of .386, which is the lowest SD implying that this opinion was frequent and less variant among the various respondents. Ee1 stating "I have decisions about my savings", and Ee6 stating "Financial Wellbeing and financial literacy are necessity for women in this era" have similar Mean and SD scores (Mean = 4.80, SD = 0.398). Ee3 (Mean = 4.79, SD = 0.406) and Ee5 (Mean = 4.78, SD = 0.414) also shows high positive responses and moderately high deviations in responses. Overall, we can understand that the data shows that secretaries of WCS are

of the opinion that financial literacy and financial wellbeing are important to women and they personally have freedom to decide on their savings while controlling their Income and Expenditures. Above all, they intend to raise their financial awareness so as to cope with financial stress.

Table 4.13

Mean and Standard Deviation of Workplace Empowerment Indicators:

	Statements	N	Mean	Std. Deviation
Organizational Commitment				
Oc3	My performance evaluated impartially.	265	4.78	.443
Oc4	My boss encourages innovative solutions to work-related problems	265	4.78	.438
Oc5	My boss looks for better ways to develop services for beneficiaries.	265	4.81	.414
Oc6	Leaving this Organization is the least of my thoughts	265	4.77	.454
Psychological Empowerment				
Sy2	I am confident about my ability to do my job	265	4.74	.473
Sy3	I have considerable independence and freedom in how I do my job	265	4.73	.478
Sy4	I have a great deal of control over what happens in my department	265	4.72	.484
Sy5	I am confident enough to lead when the leaders are out of ideas	265	4.74	.496

Source: Primary Data

The constructs of Workplace Empowerment have Mean Score ranging from 4.72 to 4.81 and Standard Deviations ranging from 0.414 and 0.496. Though mean scores are close to each other, SD shows a great difference in opinion among the respondents.

Organizational Commitment is a crucial indicator of employee empowerment and workplace empowerment. The table shows that sample respondents have very positively responded to all the statements. Oc5 stating "My boss looks for better ways to develop services for beneficiaries." has the highest Mean and lowest SD of 0.414. Thus, it is evident that a high positive agreement to this statement is prevalent in almost every respondent without much deviation in responses. Oc3 and Oc4 has similar Mean values (Oc3 = 4.78, Oc4 = 4.78) and also SD values (Oc3 = 0.443, Oc4 = 0.438). Oc6 stating "Leaving this Organization is the least of my thoughts" has the lowest Mean value of 4.77 and highest SD value of 0.454 which indicates that the statement has comparatively lesser positive responses and also the responses have higher variations or deviations. The final conclusion arrived at is that the respondents are committed to the organization in a sense that their top authorities encourage them to solve problems, to develop better services, through impartial evaluation of performances and to an extend keeping their thoughts from leaving the organization.

On the other hand, Psychological Empowerment has relatively lower range of Mean values. Sy2 "I am confident about my ability to do my job", and Sy5 "I am confident enough to lead when the leaders are out of ideas" are similar in Mean values, both having 4.74 as Mean Score and high SD values (Sy2 = .473, Sy5 = .496). these are high positive responses to statement about their confidence in their ability, which may be the reason for high deviations in responses among various respondents. Sy3 (Mean = 4.73, Sd = 0.478) and Sy4 (Mean = 4.72, SD = 0.484) are also high positive responses, but their deviations are lower compared to Sy2 and Sy5, indicating a more uniform answer. Overall, the data shows that the respondents are very confident in their ability to do their job and lead ahead with new innovative ideas, but, comparatively, there seems to be lesser freedom on how to do the job and less control over what happens in the department.

Thus, we can conclude from the Tables 4.8, 4.9, 4.10, and 4.11 of means and standard deviations that all the items of each constructs have above average scores and average values of standard deviations among them. Thus, their prevalence in the WCS is high.

4.8 Analysis of Variances:

AN.H1: there is significant difference in opinion on operational excellence among the different salary groups of the respondents.

Table 4.14

Summary of Analysis of Variance in OPEX among respondents of different salary groups:

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Leadership	Between Groups	5.068	3	1.689	.507	.678
	Within Groups	869.709	261	3.332		
	Total	874.777	264			
Human Resource Management	Between Groups	4.227	3	1.409	.583	.626
	Within Groups	630.467	261	2.416		
	Total	634.694	264			
Operational Strategy	Between Groups	77.665	3	25.888	2.007	.113
	Within Groups	3366.350	261	12.898		
	Total	3444.015	264			
Involvement Culture	Between Groups	11.143	3	3.714	.387	.762
	Within Groups	2503.272	261	9.591		
	Total	2514.415	264			

Source: Primary Data

From the table 4.14 above, it can be inferred that all the comparisons showed a non-significant p-value which is higher than .05. The Sum of Squares between the groups (Leadership = 5.068, Human Resource Management = 4.227, Operations Strategy = 77.665 and Involvement Culture = 11.143) are quite small compare to the Sum of

Squares Within Groups (Leadership = 869.709, HRM = 630.46, Operations Strategy = 3366.350, and Involvement Culture = 2503.272). It indicates that there is existence of least variation between the scores of OPEX factors in relation to the variation within the groups, i.e. among various salary categories of secretaries considered for the analysis.

On the other hand, the Mean Square Between Groups (Leadership = 1.689, HRM = 1.409, Operations Strategy = 25.888, Involvement Culture = 3.714) are lower than the Mean Squares Within Groups (Leadership = 3.332, HRM = 2.416, Operations Strategy = 12.898, and Involvement Culture = 9.591) of Salary. It implies that the differences seen in Scores of various OPEX factors between the categories of salary are not substantial.

The F- Statistic (Leadership = 0.507, HRM = 0.583, and Involvement Culture = 0.387) are less than one indicating that the variance in scores of OPEX factors between the salary groups is less than the variance within each group, except the Operational Strategy (F = 2.007).

The Significance value, or the P-Value of all the OPEX factors are higher than the common alpha level of 0.05, indicating that no statistically significant differences in the Scores of OPEX factors can be seen across various categories of Salary of Secretaries. As a result, the research hypothesis is rejected and the null hypothesis accepted that there is no difference in opinion about the various operational excellence factors among the different salary groups of the respondents.

AN.H2: there is significant difference in opinion on Operational Excellence among secretaries of different work experience:

Table 4.15

Summary of ANOVA in OPEX among groups with different work experiences:

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Leadership	Between Groups	29.169	2	14.584	4.519	.012
	Within Groups	845.609	262	3.228		
	Total	874.777	264			
Human Resource Management	Between Groups	3.086	2	1.543	.640	.528
	Within Groups	631.608	262	2.411		
	Total	634.694	264			
Operations Strategy	Between Groups	4.521	2	2.260	.172	.842
	Within Groups	3439.494	262	13.128		
	Total	3444.015	264			
Involvement Culture	Between Groups	34.610	2	17.305	1.828	.163
	Within Groups	2479.805	262	9.465		
	Total	2514.415	264			

Source: Primary Data

The summary of ANOVA in OPEX factors among the various groups of work experiences, shown in table 4.15 shows that Sum of Squares between the groups for Leadership, HRM, Operations Strategy and Involvement Culture are very much lower than that of the Sum of Squares within the groups of Work Experience.

Similarly, the Mean Square between the groups of work experience for Leadership and Involvement Culture are higher than that of within the groups. Hence, the variance in Leadership and Involvement culture between the various groups of work experience are substantial. However, the Mean Square of HRM and Operations Strategy between

the groups are lower than that of within the groups. This indicates a non-substantial variance in the scores of the HRM and OS between the various categories of work experience.

In case of F-Statistic again, Leadership and Involvement culture scored above one and HRM and Operation strategy scored below one. From this, we can infer that variance in Leadership and Involvement Culture are higher between the groups than variance within the groups. On the other hand, Variance in HRM and Operations Strategy are higher within groups than between various groups of experience thus confirmed.

The Significance value falls below 0.05 at 95% confidence interval in case of Leadership. All other OPEX factors shows a P-Value of above 0.05. Hence, the null hypothesis is rejected in case of Leadership and Research hypothesis is accepted in case of HRM, Operations Strategy and Involvement Culture. This leads to the conclusion that there is significant difference in the opinion on leadership among the secretaries falling under different work experiences, but there is no significant difference in opinion on any other OPEX factors among the secretaries of various experience groups.

As there is significant P-Value, post hoc test is conducted to make multiple comparisons and know which all groups differ from each other, based on the homogeneity test of variances.

Table 4.16

Levene's Test of Homogeneity for Work Experience and Leadership:

Test of Homogeneity of Variances					
		Levene Statistic	**df1**	**df2**	**Sig.**
Leadership	Based on Mean	8.549	2	262	.000
	Based on Median	4.485	2	262	.012
	Based on Median and with adjusted df	4.485	2	254.35	.012
	Based on trimmed mean	8.263	2	262	.000

Source: Primary Data

The Levene's test results in table 4.16 shows a significant result in all cases. The P-Value is less than 0.05 at 95% confidence interval. Hence, it can be concluded that in case of Leadership, equal variance is not assumed. As a result, the Dunnett's T3 post hoc test is performed.

Table 4.17

Dunnett's T3 post-hoc test for Work Experience and Leadership:

(I) Work experience	(J) Work experience	Mean Difference (I-J)	Std. Error	Sig.
Below 10	10-20	-0.75*	0.26	0.01
	Above 20	-0.40	0.35	0.59
10-20	Below 10	0.75*	0.26	0.01
	Above 20	0.36	0.30	0.56
Above 20	Below 10	0.40	0.35	0.59
	10-20	-0.36	0.30	0.56

Source: Primary Data

The Dunnett's T3 test revealed that respondents having work experience below 10 and above 20, also those below 10 and between 10-20 have their differences in opinion about the Leadership prevailing in the women cooperative societies, as inferred by the p-value being less than .05. The group with work experience above 20 does not have any difference in opinion about the leadership as the p-values are above 0.05.

AN.H3: there is significant difference in number of Subordinates and the opinion on OPEX:

Table 4.18

Summary of ANOVA for Number of Subordinates and OPEX Factors:

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Leadership	Between Groups	1.462	2	.731	.219	.803
	Within Groups	873.316	262	3.333		
	Total	874.777	264			
Human Resource Management	Between Groups	4.168	2	2.084	.866	.422
	Within Groups	630.527	262	2.407		
	Total	634.694	264			
Operations Strategy	Between Groups	5.233	2	2.616	.199	.819
	Within Groups	3438.782	262	13.125		
	Total	3444.015	264			
Involvement Culture	Between Groups	27.366	2	13.683	1.441	.238
	Within Groups	2487.049	262	9.493		
	Total	2514.415	264			

Source: Primary Data

The Analysis of Variance in opinion about the OPEX factors among the different group of secretaries with varied number of employees under them was summarized in the table 4.18.

The Sum of Squares between the groups were found to be lower than the Sum of Squares within the groups in case of all the OPEX factors, be it Leadership, HRM, Operations Strategy or Involvement Culture. It indicates that the variation in responses to all these factors were higher within the group of secretaries with varied number of employees under them than it was in between the groups.

Mean Square on the other hand, shows a higher value for between the groups only in case of Involvement Culture. It implies that the variation in opinion on Involvement Culture is higher in between the various groups of number of employees than that of within the group. In all other factors, the Mean Square between the groups are lower than the within the group Mean Square values. Hence, it can be understood that the variance in these cases of OPEX are higher within the groups that in between the groups of secretaries with varied number of employees under the.

The F-Statistic of Involvement Culture shows a value above one and confirms that variance in between the groups to be higher than the variance within the group. In all other constructs, F- Statistic is less than one showing the variance within the groups to be higher than the variance between the groups.

The P-value in all cases is above 0.05 at 95% level of confidence. Hence, we accept the null hypothesis that there is no significant difference in variance in opinion about the OPEX factors among the various groups of secretaries having varied number of Employees.

4.9 Demographics/ Employee Characteristics and OPEX

The employee characteristics considered in the current study includes- age of the respondents, Educational Qualification and their Marital Status. The researcher intended to analyse the effect of Employee Characteristics on the Operational Excellence is studied so as to validate the previous findings from the studies of the UET theory in the background of Women Cooperative Societies. The results of the analysis are tabulated separately for each characteristic studied, and the inferences are narrated below each table correspondingly.

AN.H4: there is significant difference in age of the secretaries and the opinion on OPEX.

Table 4.19

Summary of ANOVA of OPEX Factors among different age groups:

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Leadership	Between Groups	.720	2	.360	.108	.898
	Within Groups	874.057	262	3.336		
	Total	874.777	264			
Human Resource Management	Between Groups	2.879	2	1.440	.597	.551
	Within Groups	631.815	262	2.412		
	Total	634.694	264			
Operations Strategy	Between Groups	30.116	2	15.058	1.156	.316
	Within Groups	3413.899	262	13.030		
	Total	3444.015	264			
Involvement Culture	Between Groups	16.524	2	8.262	.867	.422
	Within Groups	2497.891	262	9.534		
	Total	2514.415	264			

Source: Primary Data

The table 4.19 represents the summary of ANOVA of various OPEX factors among secretaries of various age groups.

The Sum of Squares between the groups are found to be much lower than the Sum of Squares within the groups for all the OPEX factors. This indicates that the variance in the OPEX factors between the various age groups were very low compared to the variance within the groups of respondents' age.

The Mean Square values between the groups, on the other hand, shows values lower than the Mean Square within groups except in case of Operations Strategy. This indicates that, the variance in Operations Strategy within between the various age groups are higher than the variance within the age groups. In all other factors, the

variance between age groups is lower than the variance in OPEX factors within the various age groups.

The F-statistic helps to confirm these results. The table shows that the F-Statistic is below one in all cases except that of Operations Strategy. Thus, the higher variance within the group and lower variance between the groups in case of all the OPEX factors except OS are confirmed. Similarly, the higher variance in OS between the groups is also confirmed from the F-Statistic being greater than one.

The Significance value at 95% confidence interval was found to be above 0.05 in all cases. Hence, the null hypothesis that there is no significant difference different age groups of secretaries and the opinion on OPEX, is accepted. Hence, we can conclude that the secretaries of WCS belonging to all age groups responded to the statements of OPEX similarly.

AN.H5: there is significant difference in educational qualification of the secretaries and the opinion on OPEX

Table 4.20

Summary of ANOVA for Educational Qualification and OPEX Factors:

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Leadership	Between Groups	11.041	4	2.760	.831	.507
	Within Groups	863.737	260	3.322		
	Total	874.777	264			
HRM	Between Groups	10.676	4	2.669	1.112	.351
	Within Groups	624.018	260	2.400		
	Total	634.694	264			
Operations Strategy	Between Groups	3.167	4	.792	.060	.993
	Within Groups	3440.848	260	13.234		
	Total	3444.015	264			
Involvement Culture	Between Groups	34.113	4	8.528	.894	.468
	Within Groups	2480.302	260	9.540		
	Total	2514.415	264			

Source: Primary Data

The table 4.20 shows the results of Analysis of Variance of the OPEX factors among the different groups with varied educational qualification. The Sum of Squares between the groups for all the OPEX factors are found to be lower than the Sum of Squares within the groups. This indicates that the variance in responses to OPEX factors by the secretaries of WCS within each group of educational qualification are higher than the variance between the groups.

The Mean Square score also shows a similar pattern except in case of HRM. The score of between the groups for all the OPEX factors except HRM were found to be lower than the Score within the groups. It implies that the variance in response to the OPEX by the secretaries of various educational groups are higher within the groups than in between the groups. Though the score of Mean Square between the groups for the HRM factor is not very high, it is still a little above the score of within the groups.

F-Statistics confirm this result as the value is found to be below one in all case except that of HRM. As the variance between the groups in HRM was higher than the variance within the group of educational qualification, the F- statistic also showed a value above one.

At 95% level of confidence, the significance value or the P-Value depicted scores above 0.05. hence, the null hypothesis that there is no significant difference in level of educational qualification and the opinion on OPEX, was accepted**.**

AN.H6: there is significant difference in marital status of the secretaries and the opinion on OPEX.

Table 4.21

Summary of ANOVA for Marital Status and OPEX Factors:

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Leadership	Between Groups	2.854	2	1.427	.429	.652
	Within Groups	871.924	262	3.328		
	Total	874.777	264			
Human Resource Management	Between Groups	2.939	2	1.469	.609	.544
	Within Groups	631.756	262	2.411		
	Total	634.694	264			
Operations Strategy	Between Groups	24.122	2	12.061	.924	.398
	Within Groups	3419.893	262	13.053		
	Total	3444.015	264			
Involvement Culture	Between Groups	9.117	2	4.559	.477	.621
	Within Groups	2505.298	262	9.562		
	Total	2514.415	264			

Source: Primary Data

The summary of ANOVA in OPEX with reference to different marital status is given in table 4.21. The result shows that the Sum of Squares within the groups are way higher than the Sum of Squares between the groups. This indicates that the variance in responses to operational excellence factors are higher within different marital status than that in between the groups.

The Mean Square also follows the same pattern as the Sum of Squares. That is, the scores between the groups are lower than the scores within the groups. This indicates that the variance in opinion about the various OPEX factors between groups of secretaries of different marital status are lower than the variance within the groups.

The inference on Means Square is confirmed with the F-statistic being lower than one. Hence, we can conclude that the variance between the groups of varied marital status is lower than the variance within the groups in all factors of OPEX.

The significance values at 95% confidence level are above way higher than 0.05. hence, the null hypothesis is accepted. There is no significant effect on opinion on OPEX factors with a change in the marital status of the secretaries of WCS, hence concluded.

AN.H7: there is significant difference between opinion on Women Empowerment among different salary groups of the secretaries.

Table 4.22

Summary of Analysis of variance in WE among respondents of different salary groups:

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Self-esteem	Between Groups	19.446	3	6.482	2.874	.037
	Within Groups	588.644	261	2.255		
	Total	608.091	264			
Self- efficacy	Between Groups	29.785	3	9.928	1.429	.235
	Within Groups	1813.219	261	6.947		
	Total	1843.004	264			
Decision Making	Between Groups	8.493	3	2.831	1.947	.122
	Within Groups	379.567	261	1.454		
	Total	388.060	264			
Economic Empowerment	Between Groups	4.037	3	1.346	.417	.741
	Within Groups	841.963	261	3.226		
	Total	846.000	264			

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Organizational Commitment	Between Groups	3.055	3	1.018	.362	.780
	Within Groups	733.496	261	2.810		
	Total	736.551	264			
Psychological Empowerment	Between Groups	11.867	3	3.956	1.202	.309
	Within Groups	858.624	261	3.290		
	Total	870.491	264			

Source: Primary Data

The table 4.22 shows the summary of Analysis of variance in the Women Empowerment Indicators among the various categories of salaries of Secretaries in WCS.

It can be inferred that the Sum of Squares between the groups were found as- Self-Esteem = 19.446, Self- Efficacy = 29.785, Decision- Making Capability = 8.493, Economic Empowerment = 4.037, Organizational Commitment = 3.055, and Psychological Empowerment = 11.867. These were much lower in comparison to the Sum of Squares within groups, which were- Self-Esteem = 588.644, Self- Efficacy = 1813.219, Decision- Making Capability = 379.567, Economic Empowerment = 841.963, Organizational Commitment = 733.496, and Psychological Empowerment = 858.624. It leads us to the conclusion that the variation in the Women Empowerment indicators is much lower than the variation within the different salary groups.

The Mean Square also shows a different pattern as the Mean Square between groups in case of Self-Esteem, Self- Efficacy, Decision- making and Psychological Empowerment are higher than the corresponding Mean Squares within the groups. It implies that the variation in the scores of above said Women Empowerment indicators between the different salary groups are substantial. On the Other hand, the Mean Square between the groups in case of Economic Empowerment, and Organizational Commitment are lower than the corresponding Mean Squares within groups of salary.

Thus, it becomes clear that the variation in the scores of Economic empowerment and Organizational Commitment between the groups of salary is not substantial.

The F-Statistic of all the WE indicators are above one except that of Economic Empowerment and Organizational Commitment. Thus, we can confirm that the variance in the scores of all the WE indicators except the Economic Empowerment and Organizational Commitment, between the groups are higher than the variance in their scores within the different categories of salary of Secretaries.

The P-Value of all the WE indicators except the Self- Esteem, are above the threshold of 0.05. Hence, the research hypothesis was rejected and the null hypotheses was accepted. On the other hand, in case of Self-Esteem, the research hypothesis was accepted as the P-Value was 0.037, which is less than 0.05. Hence, to conclude, there was no significant difference in the opinion on WE indicators among the secretaries falling to different salary groups except in case of Self- Esteem. The opinion on Self-esteem was variant among the different groups.

After determining he existence of difference in opinion among the groups, it is complementary to know which specific groups differ from each other as well as to correcting for the errors from the multiple comparisons. So as to make a multiple comparison, the post-hoc test Dunnett's T3 was assessed based on the test of homogeneity of variances being significant.

Table 4.23

Summary of Levene's test

Test of Homogeneity of Variances					
		Levene Statistic	**df1**	**df2**	**Sig.**
Self-Esteem	Based on Mean	10.805	3	261	.000
	Based on Median	2.874	3	261	.037
	Based on Median and with adjusted df	2.874	3	217.176	.037
	Based on trimmed mean	7.990	3	261	.000

Source: Primary Data

Levene's test helps the researchers to confirm the assumption of equal variances is met during the ANOVA test. Based on this, the type of post-hoc test is decided. The table 4.23 shows the Levene's statistic which is significant based on all the criteria as the P-Value is less than 0.05. Hence, at 95% confidence, the Levene's test of homogeneity is significant and equal variance is not assumed. Hence, we go for post-hoc test Dunnett's T3. Dunnett's T3 is selected because the group variances are heterogenous and also to reduce Type I error rate which is the error of false positives.

Table 4.24

Summary of post-hoc test (Dunnett's T3):

(I) Salary	(J) Salary	Mean Difference (I-J)	Sig.	95% Confidence Interval	
				Lower Bound	Upper Bound
Below 25000	25001-50000	-0.23	0.92	-0.87	0.42
	50001-75000	-0.77*	0.00	-1.36	-0.20
	Above 75000	-0.94*	0.00	-1.49	-0.38
25001-50000	Below 25000	0.23	0.92	-0.42	0.87
	50001-75000	-0.55*	0.00	-0.94	-0.17
	Above 75000	-0.71*	0.00	-1.05	-0.37
50001-75000	Below 25000	0.78*	0.00	0.20	1.36
	25001-50000	0.55*	0.00	0.17	0.94
	Above 75000	-0.16	0.13	-0.34	0.03
Above 75000	Below 25000	0.94*	0.00	0.38	1.49
	25001-50000	0.71*	0.00	0.37	1.05
	50001-75000	0.16	0.13	-0.03	0.34

Source: Primary Data

*. The mean difference is significant at the 0.05 level.

The table of multiple comparisons shows the results of post-hoc test. As it can be inferred, the difference between below 25000 salary group and 50001- 75000 and Above 75000 are significant, having P-Values less than .05. similarly, the difference between groups 25001-50,000 and both groups above 50000 are significant at 95% confidence. The groups 50001-75000 are significantly different from both salary

groups falling under 50000 but is insignificant to the group above 75000. And the salary group Above 75000 is significantly different from those under 50000 as salary and insignificant with the group with salary between 50001-75000.

To conclude, there a significant difference in opinion about the self-esteem parameter of WE among the salary groups other than below 25000 and 25001-50000 and Above 75000 and 50001-75000 at a 95% confidence interval. The people with higher salary scales tend to score better on the Self- Esteem parameter. In other words, as the salary of Secretaries in WCS increases, their Self- Esteem also tends to increase. This leads us to the point that salary plays a crucial role in the Self-Esteem of the Secretaries, specifically between the lowest income group and the higher income groups.

AN.H8: there is significant difference in work experience of the secretaries and opinion on Women Empowerment:

Table 4.25

Summary of ANOVA for Work Experience and WE indicators:

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Self-Esteem	Between Groups	10.176	2	5.088	2.230	.110
	Within Groups	597.914	262	2.282		
	Total	608.091	264			
Self-Efficacy	Between Groups	31.792	2	15.896	2.299	.102
	Within Groups	1811.211	262	6.913		
	Total	1843.004	264			
Decision Making	Between Groups	10.834	2	5.417	3.762	.024
	Within Groups	377.227	262	1.440		
	Total	388.060	264			
Economic Empower	Between Groups	7.566	2	3.783	1.182	.308
	Within Groups	838.434	262	3.200		
	Total	846.000	264			

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Organizational	Between Groups	1.243	2	.622	.221	.801
	Within Groups	735.308	262	2.807		
	Total	736.551	264			
Psychological	Between Groups	37.060	2	18.53	5.825	.003
	Within Groups	833.430	262	3.181		
	Total	870.491	264			

Source: Primary Data

The table 4.25 shows the summary of ANOVA in various Women Empowerment indicators such as Self-esteem, Self-efficacy, Decision-Making capability, Economic Empowerment, Organizational Commitment and Psychological Empowerment at work place among the different groups of work experience.

The Sum of Square between the groups in all the cases were lower than the Sum of Squares within the groups of work experience. This indicates that the variance in all the WE indicators are higher within the various work experience groups and that the variance between the groups is lesser in comparison.

Similarly, the Mean Square between the various groups are higher than the Mean Square within the groups in case of Self-Esteem, Self-Efficacy, Decision- making Capability, Economic Empowerment and Psychological Empowerment at workplace. It suggests that the variation in all these aforesaid constructs between the groups are much higher than the variance within the groups. How ever, the Mean Square between the groups of work experience is lower than that of within the groups in case of Organizational Commitment. This implies that the variance in opinion about the organizational Commitment among various groups are higher within the groups of experience.

The F-Statistic shows score of above one in all cases except that of Organizational Commitment. It confirms that the variation in WE indicators between the groups are lower than that of within the Groups except in case of variation in Organizational Commitment.

The P-Value at 95% confidence interval in the cases of Self-Esteem, Self-Efficacy, Organizational Commitment, and Economic Empowerment valued above 0.05 except in case of Decision- Making capability and the Psychological Empowerment of secretaries at work place. Hence, the null hypothesis is accepted that there is no difference in opinion about the Self-Esteem, Self-Efficacy, Organizational Commitment, and Economic Empowerment indicators of WE among secretaries falling to different work experience groups. However, the significant P-value below 0.05 in case of Decision- Making capability and the Psychological Empowerment led to the rejection of null hypothesis and accept the research hypothesis that there is significant difference in opinion about these among the secretaires falling into various experience groups.

Since significant P-Values were obtained during ANOVA, Post- hoc test was conducted based on the result of Levene's test of Homogeneity given in table 4.26

Table 4.26

Levene's Test of Homogeneity for Work Experience, Decision Making and Psychological Empowerment:

Test of Homogeneity of Variances					
		Levene Statistic	**df1**	**df2**	**Sig.**
Decision Making	Based on Mean	9.188	2	262	.000
	Based on Median	3.762	2	262	.024
	Based on Median and with adjusted df	3.762	2	253.539	.025
	Based on trimmed mean	9.489	2	262	.000
Psychological Empowerment	Based on Mean	14.973	2	262	.000
	Based on Median	5.825	2	262	.003
	Based on Median and with adjusted df	5.825	2	235.880	.003
	Based on trimmed mean	12.758	2	262	.000

Source: Primary Data

The table of results of Levene's test of Homogeneity shows that the in all the cases, the Value of Significance at 95% of confidence interval show less than 0.05. Hence, the assumption of Unequal variance is confirmed and Dunnett's T3 post-hoc test was proposed and conducted.

Table 4.27

Dunnett's T3 Post-hoc Test for Work Experience, Decision making and Psychological Empowerment:

DV	(I) Work experience	(J) Work experience	Mean Difference (I-J)	Std. Error	Sig.
Decision Making	Below 10	10-20	-0.38	0.18	0.10
		Above 20	-0.53*	0.21	0.04
	10-20	Below 10	0.38	0.18	0.10
		Above 20	-0.14	0.18	0.81
	Above 20	Below 10	0.53*	0.21	0.04
		10-20	0.14	0.18	0.81
Psychological Empowerment	Below 10	10-20	-0.83*	0.28	0.01
		Above 20	-0.73	0.33	0.08
	10-20	Below 10	0.83*	0.28	0.01
		Above 20	0.10	0.26	0.97
	Above 20	Below 10	0.73	0.33	0.08
		10-20	-0.10	0.26	0.97

Source: Primary Data

The post-hoc test of Dunnett's T3 revealed that differences in the opinion on Decision-making and Psychological Empowerment among the various groups. In case of decision making, the groups below 10 and above 20 varied in their opinions and all the other groups showed an insignificant relation or that there was no difference between them as the significance value was above .05. In case of psychological empowerment, the groups below 10 and 10-20 had their differences in opinion but the other groups do not differ in their opinion as the null hypothesis is accepted at 95% confidence level.

AN.H9: there is significant difference in opinion on women empowerment among secretaries with varied number of Subordinates under them.:

Table 4.28

Summary of ANOVA for Number of Subordinates and Women Empowerment Indicators:

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Self-Esteem	Between Groups	3.031	2	1.515	.656	.520
	Within Groups	605.060	262	2.309		
	Total	608.091	264			
Self-Efficacy	Between Groups	22.755	2	11.377	1.638	.196
	Within Groups	1820.249	262	6.948		
	Total	1843.004	264			
Decision Making	Between Groups	.911	2	.456	.308	.735
	Within Groups	387.149	262	1.478		
	Total	388.060	264			
Economic Empowerment	Between Groups	6.811	2	3.406	1.063	.347
	Within Groups	839.189	262	3.203		
	Total	846.000	264			
Organizational Commitment	Between Groups	9.869	2	4.934	1.779	.171
	Within Groups	726.682	262	2.774		
	Total	736.551	264			
Psychological Empowerment	Between Groups	9.431	2	4.715	1.435	.240
	Within Groups	861.060	262	3.286		
	Total	870.491	264			

Source: Primary Data

From the above table 4.28, it can be inferred that the Sum of Squares between the groups for all the factors of Women Empowerment we much lower than the Sum of Square within the groups of secretaries with varied number of employees under the. It indicates that the variation in all the WE indicators, namely Self- Esteem, Self-Efficacy, Decision- making capability, Economic Empowerment, Organizational commitment and Psychological Empowerment at work place were higher within the groups of varied number of employees than the variance in between the groups.

Mean Square also showed higher values in between the groups in cases other than Self-Esteem and Decision- making capability. Hence, we can understand that the implied meaning of the result is that the variance in all the WE indicators between the groups are higher than variance within the groups except in case of Self-Esteem and Decision- making capability of secretaries.

The F-Statistics provides the picture that the values obtained are above one in all cases except Self-Esteem and Decision- making capability, which in return confirms the result of Mean Square statistic that the variance between the group are higher than the variance within the group except in the case of Self-Esteem and Decision- making capability.

The Significance Value in all cases are above 0.05 at 95% confidence interval. Hence, the Null hypothesis is accepted that there is no significant difference in variance in opinion on various WE indicators among the various groups of Secretaries with varied number of subordinates working under them.

4.10 Conclusion:

In order to study any relationship in a population, or to conduct tests to analyse effects and impacts of variables so as to come to a conclusion about the population, descriptive analysis of the samples is essential. Descriptive analysis provides the researchers with in-depth understanding about the nature of samples they are dealing with. It describes the samples under study in detail. In the current study, the researcher studies about the Employee characteristics and the Job characteristics of the respondents, who are the female Secretaries of Women Cooperative Societies. The

researcher also tries to understand the general opinion about various matters of WCS among the Secretaries and also the difficulties they had to face while on the job. An investigation was done into the services offered by the WCS in Kerala and also various Ventures setup under them.

Overall, the data depicted that the respondents were in majority, young generation with high educational qualifications and almost every one married. The respondents were found to have lower salary scales and less work experiences. Apart from these, the number of employees placed under the Secretaries were also found to be low on average scale. The Secretaries of WCS in Kerala were found to be confident in their work and does not want to rely on men to carry out what was assigned to them. Though there were reports of problem about illiteracy among the BOD, they were very low in percentage. Same was the case of opinion on the influence of politics among BOD. The major problem that most WCS faced were the attitude of customers and limited borrowing capacity. It was also found that the most frequently offered services were the banking services such as Loans, Deposits and Chitti/ GDS. Consumer stores and Vanitha hotels were more widely set up by the WCS in Kerala.

Upon studying the impact of various job on the Operational Excellence in WCS and the Women Empowerment among the Secretaries, it was found that among the job characteristics, the variable salary showed a significant impact on the Self-Esteem indicator of WE, and the work experience variable showed an impact on the Leadership factor of OPEX and the Decision- making capability and Psychological Empowerment indicators of WE. No other significant impacts were found between any of the Job characteristics and OPEX and WE indicators. The number of employees under the Secretaries had no impact on any of the WE indicators or the Operational Excellence factors.

In case of Employee characteristics, it was found that the secretaries of all age groups had similar responses to the statements of OPEX. The change in educational qualification of the secretaries also did not affect the responses to OPEX. Furthermore, no significant effect on OPEX was found as the marital status varied.

To conclude, we can state with evidence that salary was an important measure and promoter of Self-Esteem among the Women Secretaries in WCS. Consideration must also be made on the effect on Leadership, Decision making and Psychological Empowerment that the work experience had. Highly experienced secretaries had their own vision about the Leadership of WCS and had strong base in taking decisions for the organization and had a strong psychological empowerment.

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Chapter 5

STRUCTURAL EQUATION MODELLING (IMPACT OF WOMEN EMPOWERMENT INDICATORS ON THE OPERATIONAL EXCELLENCE OF WCS)

5.1 Introduction:

Structural Equation Modelling is a tool of statistical analysis that functions by integrating the regression analysis and the Confirmatory Factor Analysis. Simultaneous multiple regressions can be done using the SEM analysis tool. Here, the advantage is that the Dependent and Independent variables can exchange their places to study the effects in both ways. SEM can be defined as a tool that tests hypothesized patterns of directional and nondirectional relationships among a set of observed (measured) and unobserved (latent) variables (MacCallum & Austin, 2000). The goals of SEM analysis can be mainly two, the first being to understand the patterns of correlation or covariance among a given set of variables (Suhr, 2006), and second, to explain as much of their variance as possible with the model specified (Kline, 1998). The researcher makes use of the SEM model to study the effect of personality characteristics, namely, the Women Empowerment indicators among the Secretaries, on the organizational performance, specifically, the Operational Excellence Success factors prevalent in the WCS. This objective was formed in reference to the Upper Echelon's Theory, which states that the demographic profiles and personality characteristics of the Top Management Team (TMT) have an impact on the Organizational Performances. There were scopes for future references in the previous literatures as to experimenting with the personal characteristics of the leaders in the UET theory. For the same, a hypothesized model was created using the SEM-Structural Equation Modelling (Co-Variance Based) and was tested. For attaining an error-free model, a confirmatory factor analysis was conducted to ensure the items of the constructs adopted and adapted from the literatures are valid, reliable and normal. Each step of developing the model is elaborated in this chapter. The structure of this chapter is as follows:

The chapter is divided into five parts. The first part deals with introduction, the second part is the hypothesis development, briefing about how the Hypothesis was derived from the literatures, the third part being the Confirmatory Factor Analysis in which the Reliability, Validity and Normality of the Constructs which were confirmed through the SPSS and SPSS- AMOS software will be tabulated and inferences are discussed with citations to provide credibility to the results of the study, the fourth part is reserved for SEM Analysis, where the Hypothesized model is introduced and the summary of the SEM analysis tabulated along with the measurement model, and explained. The last part is dedicated to the overall Conclusion to the chapter summarizing the main findings and contributions.

5.2 Development of Hypotheses:

This section of the chapter elaborates the derivation of hypotheses set for the analysis using SEM. The section is again divided into sub sections, under which the development of main hypotheses is explained.

The theory proposed by Hambricks and Mason in 1984 forms the basis of the study. The Upper Echelon's Theory states that the personal characteristics of the managing individuals who have direct involvement in the strategic decision making would influence those strategic decisions and thus impacting the overall performances of the organization (Hambrick, 2007). More perspectives have been added to the UET theory by many authors and researchers over the course of time and took the study on UET very liberally. From this insight, the researcher here attempts to add to the characteristic traits used in the theory of Upper Echelon.

5.2.1 *Personal Empowerment and Operational Excellence*

Personal empowerment is one of indicators of women empowerment. How well the women upgrade their self-esteem and self- efficacy would determine the personal empowerment of women. These two indicators are found to be the most important indicators of the Women Empowerment (Al-Qahtani et al., 2021).

a) Self-Esteem and Operational Excellence

The organization- based self-esteem has been found to provide employees with a sense of self-importance, meaningfulness and perceive themselves to be worthy within the organization. They would upgrade confidence in their abilities and capabilities and feel empowered (Gardner & Pierce, 1998). The people with lower self-esteem were found to sway easily from their decisions and behaviour (Hewitt & Goldman, 1974). As a result, Self-esteem can be included in the literatures as important trait for both the superiors and subordinates and in the case of self-esteem among the leaders, it does affect the leadership skills and achievements of the firm. (Hill & Ritchie, 1977). Matzler et al., (2015) also argued that the self-esteem has and eminent influence when it comes to transformational leadership. Thus, from this context, the following Hypotheses were derived by the researcher to analyse the impact of self-esteem on each Operational Excellence success factor as:

SM.H1: Self-Esteem of secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H2: Self-Esteem of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H3: Self-Esteem of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H4: Self-Esteem of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

b) Self-Efficacy and Operational Excellence

Self-Efficacy is said to be the individuals' beliefs they have in their capability to take control over the challenging demands and their own functioning. In other words, it is the estimated amount of personal control that an individual is expected to have in any given situation (Schwarzer & Luszczynska, 2008). Hence, it can be counted as an important trait that the leaders or managers of an institution should hold. Paglis, (2010) provided evidence for Bandura's Self-Efficacy construct. The author stated

that there were credible evidences that links the leaders' Self-Efficacy and the collective efficacy and performances. Cavazotte et al., (2013) also emphasized the role of Self- efficacy on the organizational performance through transformational leadership. The researcher in the current study tries to analyse this relationship in the context of Women Cooperative Societies in Kerala. Since the relationship between Leadership Self-Efficacy and collective performances were established, the researcher derived the following hypotheses connecting the Self-Efficacy with each factor of Operational Excellence, to be tested in current study using SEM:

SM.H5: Self-Efficacy of secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H6: Self-Efficacy of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H7: Self-Efficacy of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H8: Self-Efficacy of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

5.2.2 *Social Empowerment and Operational Excellence.*

The Social Empowerment indicators of the Women Empowerment factor include Decision- Making Capability and Economic Empowerment. What is the perceived ability among the respondents regarding their ability to take decisions at any given situation and their freedom to handle their finances is what the Social Empowerment indicators assess.

a) Decision- making Capability and Operational Excellence

The ability of the managers to reach sound decisions under pressure is crucial for maintaining an operational resilience in any organization. A sound and agile decision-making would stand as a strong core strategic capability (McKenzie et. al., 2011). The managerial decision- making plays a major role in aligning organizational strategies with their operational goals (Beck & Wiersema, 2013). In the current study, the

researcher tries to find evidences for this relation of decision-making capability of managers and the Operational Excellence in the context of Women Cooperative Societies. The following hypothesis were set up for testing-

SM.H9: Decision Making Capability of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H10: Decision Making Capability of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H11: Decision Making Capability of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H12: Decision Making Capability of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

b) Economic Empowerment and Operational Excellence

The researcher intended to study the economic empowerment indicator, which encompasses the freedom of savings and spendings among the women managers along with the perceptions towards financial literacy. The same is studied for its impact on the OPEX factors so as to know if there is any volatility in the performances due to the financial habits and literacy of the managers. The prejudiced notion that employed women are economically and financially empowered is what inspired the researcher to include this variable into the study so that a clear picture can be drawn with enough evidences using the SEM. Hence, the following Hypothesis were derived-

SM.H13: Economic Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H14: Economic Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H15: Economic Empowerment in Secretaries have significant impact Operations Strategy factor of OPEX in WCS.

SM.H16: Economic Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

5.2.3 *Workplace Empowerment and Operational Excellence*

The empowerment of employees at workplace can be measured using many indicators, but the researcher in the current study opted for Organizational Commitment and the Psychological Empowerment at workplace, which are the most crucial aspects of Workplace empowerment.

a) Organizational Commitment and Operational Excellence

Shehadeh et. all., (2016) reported that effective commitment to the organization is the responsibility of all those involved with the organization, whether the management professionals or the individual employee and leadership can work better only if backed by effective organizational commitment. In the current study, the researcher tries to find the impact of organizational commitment not only on the Leadership, but also on all the critical success factors of OPEX that the researcher has selected for the study. Hence, the hypotheses were drawn as-

SM.H17: Organizational Commitment of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H18: Organizational Commitment of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H19: Organizational Commitment of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H20: Organizational Commitment of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

b) Psychological empowerment and Operational Excellence

Psychological empowerment of the managers is crucial so that they out- perform with every regard to lead the organization to prosperity. There were evidences in the

literatures showing the positive influence of psychological empowerment on the job performances, which are stepping stones to the organizational success (Chiang & Hsieh, 2012). Empowered managers tend to be innovative, highly influential and inspirational. They were also found to be less focused on continuous monitoring so as to meet up with the status quo in the organization (Spreitzer et. al., 1999). These characteristic merits would contribute to the overall organizational success and the Operational Excellence. Inspired from these findings, the following hypotheses were derived for the current study-

SM.H21: Psychological Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H23: Psychological Empowerment in Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H24: Psychological Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

5.3 Confirmatory Factor Analysis:

The researcher presents this section of the chapter in three parts. In the first part, the validity, reliability and normality of the data are analysed, verified and their summaries are presented in concise tables along with their inferences. Then, the hypothesized model is presented and explained along with the proposed relationships. In the final part, the model is tested and the results are summarized.

CFA, unlike Exploratory factor analysis (EFA), is beyond simply exploring the data and grouping variables. As the name suggests, it confirms that the measured variable represents the constructs. It is used in order to confirm whether a given data fits into the measurement model that was hypothesized on the basis of prior literature

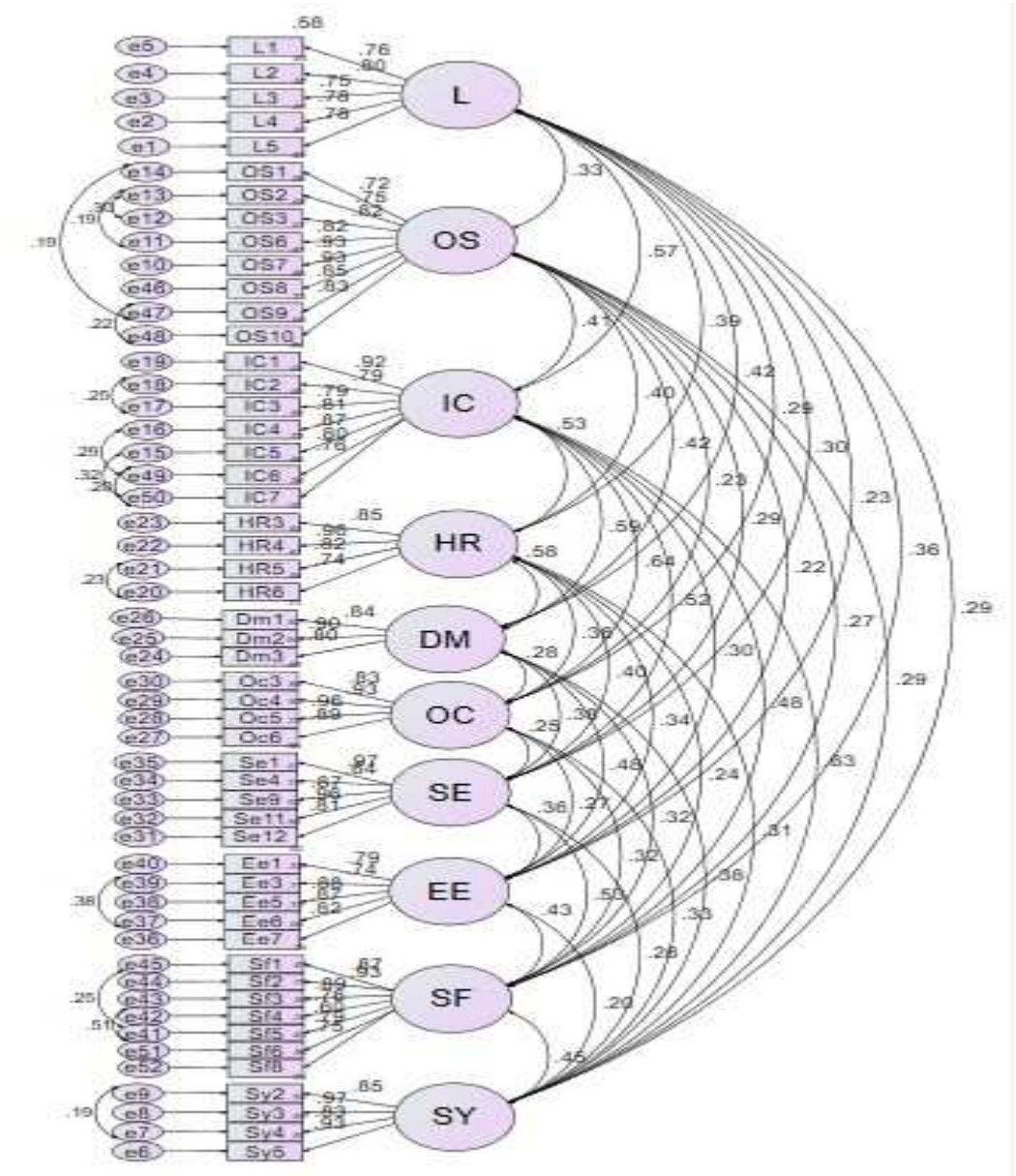
investigation (Kline, 2015). It is a multivariate analysis of the measured variables, used to confirm or reject the said measurement theory. It mainly produces the reliability values, validity values and the Fit indices of the proposed model.

CFA makes use of the Chi-Square test, the Comparative fit indices (CFI), the Tucker-Lewis Index (TLI), and the RMSEA (Root Mean Square Error of Approximation) in order to confirm that the hypothesized factor structure acceptably and adequately fits into the data or is a good representative of the data used for the study (Hu & Bentler, 1999). The specific constraints such as the error variances or the factor loadings are applied by the researchers based on credible theoretical justifications as this would facilitate precise testing of the model's connection to its theory (Brown, 2015).

While analysing the relations using SEM, the CFA plays an important role by defining the measurement properties before testing the existence of any structural relationships among the latent variables (Byrne, 2016). CFA can be performed using various statistical tools and software packages like LISREL, EQS, SAS, AMOS and such others. In the current study, the researcher makes use of the AMOS statistical package for performing CFA as it is more comprehendible and user-friendly interface. The CFA model produced through AMOS is given in Figure 5.1. The unobserved variables are represented using oval shape and have single headed arrows from them extending towards the observed variables. Observed variables are represented using rectangles and these are the indicators used to measure the unobserved variables. Here, the proposed measurement model involves 10 unobserved variables or latent variables and 53 observed variables with an error term assigned to each one of the observed variables. The double- headed, curved arrows that connects all the independent unobserved variables represents the covariance among the unobserved variables.

Figure 5.1

Confirmatory Factor Analysis:



The proposed model had good fit indices referring with the generally accepted model fit standard values. The model fit indices include- CMIN/DF, GFI, PGFI, RMR, RMSEA, TLI, CFI and P-Close, and are derived from the CFA model that the researcher has developed. These are explained briefly below:

CMIN/DF is the chi- square divided by the degree of freedom, and shows the goodness-of-fit. It evaluates how well does the model that was hypothesized by the researcher fits the observed data that were collected from the respondents. In the current study, the CMIN/DF value was found to be 1.492, which is within the acceptable range (Kline, 2005).

The GFI (Goodness-of-Fit Indices) value was found to be 0.805 which was found acceptable by many authors in the past literatures. Scores between 0.80 and 0.89 on the GFI or AGFI are interpreted by many researchers as indicating a decent fit (Baumgartner and Homburg, 1996; Doll et.al., 1994); scores of .90 or higher are thought to indicate an excellent fit.

Models that fit better are those with smaller RMR values; a good fit is indicated by a score of less than.05. (Byrne, 1989; Joreskog and Sorbom, 1984). Here in the current study, the RMR was found to be 0.009, which is way lower than the threshold and was found excellent, and the RMSEA was found to be 0.043, which was again within the threshold limit according to Hu and Bentler (1999).

The PGFI value shows the goodness-of-fit with a focus on parsimony or simplicity. It penalizes the complexity of the model. It does not have a strict cut-off range like most of the fit indices. However, the values close to one would indicate a better parsimonious fit. The PGFI value found through the CFA was 0.710, which was considered acceptable according to Jöreskog & Sörbom, (1993).

The Comparative Fit Index CFI value ranges from 0 to 1, and the higher the value, the better the model fit. It is widely used in the analysis because of its less sensitivity to sample sizes, unlike the Chi-Square statistic. Here, an independent model is created in which all the variables are assumed to be uncorrelated and hypothesized model is examined for fitness in relation to this independent model. The CFA shows CFI value for the current study as 0.95, which is an excellent result according to Hu and Bentler (1999).

The Tucker-Lewis Index (TLI) value also ranges from 0 to one with a value closer to one indicating a better fit. It Compares the Chi-square statistic of the Hypothesized

model to that of an independent null model created for this purpose, all while penalizing the complexity of the models for promoting parsimonious models. TLI was found to be 0.948 in the current study and labelled as excellent according to Bentler and Bonett (1980).

P-Close is a P-value that analyses the close fit. It tests the hypothesis that RMSEA is less than or equal to 0.05, which would indicate close fit of model acceptability. The P-Close is acceptable when more than 0.05 as this would indicate that RMSEA is below 0.05 which in turn implies a close fit of the model to data. In the current study, the value of P-Close was found to be 0.997, which is far higher than the 0.05. Hence, it is found to be excellent result as stated by Byrne (2010) and Kline (2015).

These are tabulated below in Table 5.1.

Table 5.1

Model Fit Indices:

Indices	Threshold	Etimates	Interpretation	Source
CMIN//DF	<3	1.492	Acceptable	(Kline, 2005)
GFI	>.8	.805	Acceptable	(Baumgartner and Homburg, 1996)
SRMR	<.08	.009	Excellent	(Hu & Bentler, 1999)
RMSEA	<.06	.043	Excellent	(Hu & Bentler, 1999)
PGFI	>0.5	.710	Acceptable	(Jöreskog & Sörbom, 1993)
PNFI	>0.5	.797	Acceptable	(Hu & Bentler, 1999)
PCFI	>0.6	.873	Acceptable	(Hu & Bentler, 1999)
P-Close	>.5	.997	Excellent	Byrne (2010)
TLI	>.9	.948	Excellent	Bentler & Bonett, 1980)
CFI	>.95	.952	Acceptable	(Hu & Bentler, 1999)

Source: Primary Data

All the values of beta-coefficients obtained through the model were above 0.5, which makes it evident that there were favourable and strong factor loadings. The absolute fit measures -CMIN/DF, SRMR, and RMSEA were found to be within the acceptable

range. The GFI was found to be 0.805, which is above 0.8, considered to be acceptable as referred from Baumgartner and Homburg (1996), and Doll et.al. (1994). The contingent nature of goodness-of-fit assessments is largely influenced by model complexity, which raises the possibility that broad guidelines (such as requiring that GFI or BBI be better than 0.9) may be deceptive due to their disregard for these circumstances, as evident from the GFI value, 80% of the data variance-co-variances was observed.

Anderson and Gerbing (1988) suggested that any disturbing indicator/indicators can be removed to increase the model fit. Thus, the researcher removed some indicators that did not meet the expected standards and finalized a better fit model.

Apart from the fit indices, the reliability and validity assessments were also performed using the cues from CFA model. These are explained in the following sections.

5.3.1 Reliability

A reliable measure is the one which produces similar results in a given consistent circumstances or environment. The most frequently used test of reliability is the Cronbach's Alpha. It was introduced by Cronbach in 1951 and since become a frequently used standard scale for assessing the reliability of scales used in the studies. It indicates how well a set of items measure a single, unidimensional latent variable. The alpha value is said to be more than 0.7 so as to be acceptable or the measure to be considered reliable (Hair et al.,2010). Above 0.8 is good and above 0.9 is considered best. The researcher also makes use of the Cronbach's Alpha to confirm the reliability of measurement tool in the current study.

Table 5.2

Construct reliability values

Constructs	Items	Cronbach Alpha	Overall Cronbach Alpha
Leadership (L)	5	.883	0.957
Human Resource management (HR)	4	.909	
Operations Strategy (OS)	8	.949	
Involvement Culture (IC)	7	.938	
Self-Esteem (SE)	5	.925	
Self-Efficacy (SF)	7	.925	
Decision Making Ability (DM)	3	.882	
Economic Empowerment (EE)	5	.914	
Organizational Commitment (OC)	4	.945	
Psychological Empowerment (SY)	4	.944	

Source: Primary Data

As inferred from the table, all the constructs have alpha value between .882 and .949 which is a good reliability value. This implies that the items used for the study are reliable and consistent in measuring their corresponding underlying construct. The alpha values above .95 are considered undesirable due to data redundancy issues (Hulin, Netemeyer, and Cudeck, 2001). In the study, no constructs had alpha value above 0.95. The overall Cronbach's alpha value was detected as .957

5.3.2 Validity

Validity of an instrument can be projected as the extend to which an instrument or measure accurately assess what it is intended to measure. These can be confirmed by assessing the three types of validity-

- Content validity: it is concerned with the measurement tools are capable of covering all the relevant aspects of the concept.
- Construct Validity: Confirms the theoretical connection of the measures. It is based on two main validities- convergent and discriminant validity.

- Criterion Validity: it examines how well one measure would predict the outcome based on another measure which is already established.

5.3.2.1 Content validity

It is one among the four measurement validities. Content validity is the measure of how well the instrument used in the study to measure the constructs covers all the relevant parts of construct under consideration. Here, the researcher ensured content validity by consulting with the experts.

5.3.2.2 Construct validity:

In 1959, Campbell and Fiske put-forth two aspects by which the construct validity of a test can be assessed. They are convergent validity and discriminant validity. These are briefly explained below:

(i) Convergent validity

Convergent validity criteria, according to Fornell & Larcker F., (1981) was met if the Average Variance Extracted was above the threshold value of 0.5. It indicates that the construct under question explains more than half of the variance in of its indicators. Thus, we could ascertain the validity of the indicator. The AVE or Average Variance Extracted is the measure of variance collected by the construct in relation to the amount of variance caused due to the presence of error term. The formula introduced by Fornell and Larcker (1981) can be written as:

$$AVE = \frac{\sum(Loadings^2)}{number\ of\ items}$$

On the other hand, CR or Composite Reliability refers to a less biased estimate of the reliability compared to the Cronbach's Alpha value. Here, the acceptable range of CR is 0.7 and above. The formula introduced by Bagozzi and Yi (1988) was as:

$$\text{CR} = \frac{(\sum Loadings)^2}{(\sum Loadings)^2 + \sum error\ variances}$$

Here, in the equations, error variances are calculated as 1- loadings. While employing Structural Equation Modelling, the CFA is used for assessing these values for construct validity (Alarcón et al., 2015). From the Confirmatory Factory Analysis, it was found that the AVE for all the constructs were beyond the indicated value of 0.5 ranging from .604 to .816, as shown in the table 6.3. The composite reliability of all the constructs is said to be above 0.7 so as to have convergent validity. In this study, both the bench marks have been met, thus concluding the absence of any convergent validity issues.

The factor loadings along with the p- values and the CR and AVE for each item in the constructs are given in the table 5.3 below:

Table 5.3

Loadings and convergent validity

	Constructs	Factor Loadings		Composite Reliability	AVE
		Loadings	P-Value		
Leadership	L5	0.782	***	0.884	0.604
	L4	0.783	***		
	L3	0.752	***		
	L2	0.804	***		
	L1	0.763	***		
Human Resource Management	HR6	0.736	***	0.907	0.712
	HR5	0.817	***		
	HR4	0.961	***		
	HR3	0.846	***		
Operations Strategy	OS10	0.831	***	0.948	0.696
	OS9	0.852	***		
	OS8	0.926	***		
	OS7	0.932	***		
	OS6	0.817	***		
	OS3	0.822	***		
	OS2	0.75	***		
	OS1	0.722	***		

	Constructs	Factor Loadings		Composite Reliability	AVE
		Loadings	P-Value		
Involvement Culture	OX_IC7	0.759	***	0.935	0.672
	OX_IC6	0.798	***		
	OX_IC5	0.867	***		
	OX_IC4	0.814	***		
	OX_IC3	0.787	***		
	OX_IC2	0.786	***		
	OX_IC1	0.916	***		
Self-esteem	WE_PEse12	0.811	***	0.931	0.735
	WE_PEse11	0.959	***		
	WE_PEse9	0.868	***		
	WE_PEse4	0.639	***		
	WE_PEse1	0.966	***		
Self-efficacy	WE_PEsf8	0.746	***	0.927	0.649
	WE_PEsf6	0.794	***		
	WE_PEsf5	0.599	***		
	WE_PEsf4	0.759	***		
	WE_PEsf3	0.888	***		
	WE_PEsf2	0.933	***		
	WE_PEsf1	0.872	***		
Decision Making	WE_SEdm3	0.801	***	0.886	0.721
	WE_SEdm2	0.905	***		
	WE_SEdm1	0.838	***		
Economic Empowerment	WE_SEee7	0.825	***	0.911	0.673
	WE_SEee6	0.866	***		
	WE_SEee5	0.875	***		
	WE_SEee3	0.74	***		
	WE_SEee1	0.788	***		

	Constructs	Factor Loadings		Composite Reliability	AVE
		Loadings	P-Value		
Organizational Commitment	WE_EVEoc6	0.886	***	0.946	0.816
	WE_EVEoc5	0.961	***		
	WE_EVEoc4	0.927	***		
	WE_EVEoc3	0.833	***		
Psychological Empowerment	WE_EVEsy5	0.931	***	0.943	0.805
	WE_EVEsy4	0.831	***		
	WE_EVEsy3	0.972	***		
	WE_EVEsy2	0.848	***		

Source: Primary Data

The table 5.3 depicts the factor loadings along with the CR and AVE values found during the Confirmatory factor Analysis. Apart from the AVE, Factor loadings greater than 0.50 are said to confirm that the items of the construct have convergent validity (Bollen, 1989; Mueller, 1994). The table of standardized regression weights shows the factor loadings.

The factor loadings of all the items in each construct range from 0.722 to 0.972. All these values are unarguably exceeding the recommended threshold of 0.05 as stated by Bollen, (1989); Mueller, (1994), even better, the loadings are way more than 0.07. this implies that each item used for the analysis are good indicators of their corresponding construct. The p-values in asterisk indicates p- value less than 0.001 which indicates a high level of significance. Hence, it can be observed that each item used in the study contributes significantly in measuring various constructs to which they belong. Hence, the validity again strongly supported.

The CR or the Composite Reliability were found as: 0.884 (Leadership), 0.904 (HRM), 0.948 (Operations Strategy), 0.935 (Involvement Culture), 0.931 (Self-Esteem), 0.927 (Self-Efficacy), 0.886 (Decision- Making), 0.911 (Economic Empowerment), 0.946 (Organizational Commitment), and 0.943 (Psychological Empowerment). Analysing these values lead us to the conclusion that they indicate a strong internal consistency among the items used in the study as they are well above

recommended threshold of 0.07. This implies that as the correlation is high among the items, they measure their corresponding constructs reliably.

AVE has a recommended threshold of 0.05. It can be observed that the AVE for each construct is as follows: 0.604 (Leadership), 0.712 (HRM), 0.696 (Operations Strategy), 0.672 (Involvement Culture), 0.735 (Self-Esteem), 0.649 (Self-Efficacy), 0.721 (Decision- Making), 0.673 (Economic Empowerment), 0.816 (Organizational Commitment), and 0.805 (Psychological Empowerment). These are way higher than the recommended threshold. Hence, it implies that in all the cases, above half of the variances in the items are certainly explained by their corresponding constructs. And thus, the convergent validity is established and supported.

In this study, the researcher found that all the constructs show strong internal consistency and convergent validity and overall good reliability based on the CR and AVE. The factor loadings also dictate that each item is a valid indicator of their corresponding construct.

(ii) Discriminant Validity:

Discriminant validity needs the items to be distinct from each other or discriminant from each other. It denotes the individuality of the constructs under study. The correlation must not be too high among the items, so that each construct has their own distinct identity and does not overlap with other constructs. Most frequently used discriminant validity assessment method was Fornell & Larcker's criterion. It dictates that the AVE (Average Variance Extracted) of each construct to be higher than the Squared correlation between the constructs and any other construct that is used for the study. The values showing the Fornell & Larcker criterion is given in the table 5.4 below.

We can also observe the MSV (Maximum Shared Variance) and AVE values given in the table 5.5 to assess the discriminant validity as this serves as an alternative method to the method of observing the AVE and Squared correlations. It can be inferred that the MSV in the all the constructs of Operational Excellence are lower than their corresponding AVE. The values AVE in Leadership (0.604), Human

Resource management (0.712), Operations Strategy (0.696), and the Involvement Culture (0.672) are significantly higher than their corresponding MSV values – (L= 0.320, HR= 0.335, OS= 0.179, and IC= 0.415). The results are similar for the constructs of Women Empowerment also. The AVE values (Self-Esteem= 0.735, Self-Efficacy= 0.649, Decision- making= 0.721, Economic Empowerment= 0.673, Organizational Commitment= 0.812, and Psychological Empowerment= 0.805) are way higher than the MSV for each construct (SE= 0.283, SF= 0.283, DM= 0.353, EE= 0.226, OC= 0.415 and SY= 0.393). Thus, the criteria have been met in this methos also.

But recently, it has lost its credibility and a new method known as HTMT (Hetero Trait-Mono Trait) ratio is being widely used. It is calculated as the ratio of between-construct indicator correlations (which is called heterotrait- heteromethod) to that of correlation of indicators within the construct (known as monotrait- heteromethod). According to Henseler et al., (2015), the HTMT ratio must be lower than 0.85 so that no discriminant validity issued as posed for the constructs under study. The researcher in this study has also made use of the HTMT ratio so as to assess the discriminant validity of the constructs and have summarized the output into the table 5.6 given in the following section of the scale validation portion.

Table 5.4

Discriminant validity under Fornell & Larcker's Criterion

Construct	L	HR	OS	IC	SE	SF	DM	EE	OC	SY
L	**0.777**									
HR	0.385***	**0.844**								
OS	0.335***	0.398***	**0.834**							
IC	0.565***	0.526***	0.409***	**0.820**						
SE	0.302***	0.405***	0.298***	0.520***	**0.857**					
SE	0.356***	0.236***	0.274***	0.484***	0.532***	**0.806**				
DM	0.424***	0.579***	0.423***	0.594***	0.384***	0.319***	**0.849**			
EE	0.229***	0.339***	0.219***	0.301***	0.356***	0.428***	0.475***	**0.820**		
OC	0.289***	0.357***	0.227***	0.644***	0.247***	0.324***	0.281***	0.268***	**0.903**	
SY	0.290***	0.311***	0.293***	0.627***	0.261***	0.545***	0.378***	0.202***	0.328***	**0.897**

From the table 5.4, it can be observed that the AVE for all the constructs (values given in bold and lied in diagonal columns) are greater than the non- diagonal values, which represents the squared correlations between the constructs and any other construct. The asterisk indicates the correlations being significant as the P-Value is less than 0.001. hence, the discriminant validity under Fornell & Larcker's Criterion is established.

The assessment of discriminant validity by comparing the MSV and AVE values can be understood from the table 5.5 below:

Table 5.5

Comparison of MSV and AVE values

Constructs	AVE	MSV	Observation
L	0.604	0.320	AVE > MSV
HR	0.712	0.335	AVE > MSV
OS	0.696	0.179	AVE > MSV
IC	0.972	0.415	AVE > MSV
SE	0.735	0.283	AVE > MSV
SF	0.649	0.283	AVE > MSV
DM	0.721	0.353	AVE > MSV
EE	0.673	0.226	AVE > MSV
OC	0.816	0.415	AVE > MSV
SY	0.805	0.393	AVE > MSV

Source: Primary Data

From the table 5.5, it is inferred that the value of AVE of all the constructs are higher than their corresponding MSV. Hence, it is concluded that the discriminant validity is established.

Further, the latest and more credible assessment of Discriminant Validity is through the HTMT ratio. The Summary of the HTMT ratio calculation is given in the table 5.6 below:

Table 5.6

Summary of HTMT Ratio Calculation:

Constructs	L	HR	OS	IC	SE	SF	DM	EE	OC	SY
L										
HR	0.38									
OS	0.33	0.39								
IC	0.56	0.51	0.40							
SE	0.30	0.40	0.29	0.51						
SF	0.35	0.23	0.27	0.47	0.53					
DM	0.42	0.57	0.42	0.59	0.39	0.32				
EE	0.23	0.33	0.21	0.29	0.35	0.42	0.47			
OC	0.29	0.35	0.23	0.64	0.25	0.32	0.28	0.27		
SY	0.29	0.31	0.29	0.62	0.26	0.45	0.38	0.20	0.33	

Source: Primary Data

Here, as per the table 5.6, it is evident that no constructs have the HTMT ratio above 0.85, rather, they all range between 0.20 and 0.65. Thus, discriminant validity has also been established among the various constructs used for the study. This implies that these constructs measure distinct concepts and are different from each other, or in other words, each construct is discriminant among themselves.

Overall, the measurement tools used by the researcher in the current study are found to have discriminant validity established in all the three assessment methods- Fornell & Larcker criterion, MSV and AVE comparison and HTMT ratio.

5.3.3 Normality:

It refers to the closeness in a distribution of given dataset to form a normal distribution, generally the bell- shaped curve, in which majority of the observations gather around the mean to form a symmetrical shape. When a random variable's realizations are combined together, or averaged, a normal distribution is produced (Hugo 2021). The normally distributed data includes the following characteristics:

- the symmetry around Mean
- the bell-shaped curve as the data is gathered in the centre and only few values are the extreme ends on both sides.

Tools for assessing normality are in various types, including graphical methods and Statistical methods. The Graphical methods include histograms and Quantile-Quantile Plots (QQ plots) (Field, 2013). The statistical tests include Shapiro-Wilk Test and also Kolmogorov- Smirnov Test in which the P-value more than 0.05 indicates the data does not significantly differ from a normal distribution, hence, a non-significant result provides evidence for the normality of data (Shapiro & Wilk, 1965).

Another method of assessing normality of a given data is the Skewness and Kurtosis. Skewness measures the symmetry that is formed in the distribution of data. Skewness reflects a normal distribution when the value is close to zero that suggests a symmetric distribution. On the other hand, Kurtosis measures the slanting part of the bell curve or the 'tailedness'. Here again, a value near to zero indicates a typical bell curve or a normal distribution in the given data set (West et al., 1995). Normality in this study was assessed using the skewness and kurtosis values which are summarized in the table below:

Table 5.7

Summary of Skewness and Kurtosis:

Constructs	Items	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
Leadership	L1	-.969	.150	-1.069	.298
	L2	-.908	.150	-1.185	.298
	L3	-.888	.150	-1.221	.298
	L4	-1.098	.150	-.800	.298
	L5	-1.539	.150	.370	.298

Constructs	Items	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
Human Resource Management	**HR3**	-1.032	.150	-.942	.298
	HR4	-1.450	.150	.105	.298
	HR5	-.948	.150	-1.109	.298
	HR6	-1.054	.150	-.896	.298
Operations Strategy	**OS1**	-.459	.150	-.658	.298
	OS2	-.716	.150	-.793	.298
	OS3	-.832	.150	-.506	.298
	OS6	-.897	.150	-.215	.298
	OS7	-.832	.150	-.506	.298
	OS8	-.785	.150	-.527	.298
	OS9	-.449	.150	-1.250	.298
	OS10	-.684	.150	-.687	.298
Involvement Culture	**IC1**	-2.014	.150	3.208	.298
	IC2	-1.853	.150	2.644	.298
	IC3	-1.725	.150	2.120	.298
	IC4	-1.667	.150	1.821	.298
	IC5	-1.910	.150	2.868	.298
	IC6	-1.760	.150	2.266	.298
	IC7	-1.699	.150	1.794	.298
Self-esteem	**Se1**	-2.341	.150	3.507	.298
	Se4	-2.341	.150	3.507	.298
	Se9	-2.286	.150	4.061	.298
	Se11	-2.341	.150	3.507	.298
	Se12	-1.966	.150	2.515	.298
Self-efficacy	**Sf1**	-1.887	.150	2.169	.298
	Sf2	-1.780	.150	2.014	.298
	Sf3	-1.900	.150	2.691	.298
	Sf4	-1.271	.150	.473	.298
	Sf5	-1.568	.150	3.278	.298
	Sf6	-1.518	.150	.754	.298
	Sf8	-1.935	.150	4.407	.298

Constructs	Items	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
Decision Making	Dm1	-1.260	.150	.338	.298
	Dm2	-1.761	.150	2.191	.298
	Dm3	-1.377	.150	.299	.298
Economic Empowerment	Ee1	-1.895	.150	2.757	.298
	Ee3	-1.826	.150	2.463	.298
	Ee5	-1.488	.150	.656	.298
	Ee6	-1.864	.150	2.533	.298
	Ee7	-2.137	.150	3.802	.298
Organizational Commitment	Oc3	-1.479	.150	.189	.298
	Oc4	-1.547	.150	.856	.298
	Oc5	-1.812	.150	1.856	.298
	Oc6	-1.680	.150	1.611	.298
Psychological Empowerment	Sy2	-1.546	.150	1.434	.298
	Sy3	-1.493	.150	1.248	.298
	Sy4	-1.433	.150	1.087	.298
	Sy5	-1.733	.150	2.170	.298

Source: Primary Data

Here, the table enlists the Skewness and Kurtosis values for each item used in the study. These values would help the researcher to assess whether the responses of the sample units for each item deviate significantly from normality. In reference to Brown (2006), Acceptable values of skewness fall between − 3 and + 3, and kurtosis is appropriate from a range of − 10 to + 10 when utilizing SEM.

The Skewness for all the constructs is negative ranging from -0.449 to -2.341. this indicates a left- skewed distribution of items. Hence, the responses for each item are all concentrated in the higher end of the Likert scale. Thus, the values obtained in this study can be considered as normal. The researcher concluded that the value of skewness falls within the recommended range of -3 to +3, and indicates a normal data.

The Kurtosis on the other hand, ranges from -1.250 to 4.407. The values range from positive to negative. But the majority are positive values for the constructs of Women Empowerment Indicators and also the Involvement culture factor of OPEX. the Leadership factor, HRM factor and the Operations strategy factor shows more negative values of Kurtosis. The positive values indicate more peak in the distribution curve and the negative values indicates more lighter tails or flatness. But, on observing the values, the researcher found that all the Kurtosis values fall under the recommended range of -10 and +10. Hence, a normal distribution is assumed.

The summary of the scale validation using various analysis are given in the table 5.8 below. It was found quite satisfactory and hence the researcher moved on with the data for the SEM analysis.

Table 5.8

Summary of Scale Validation:

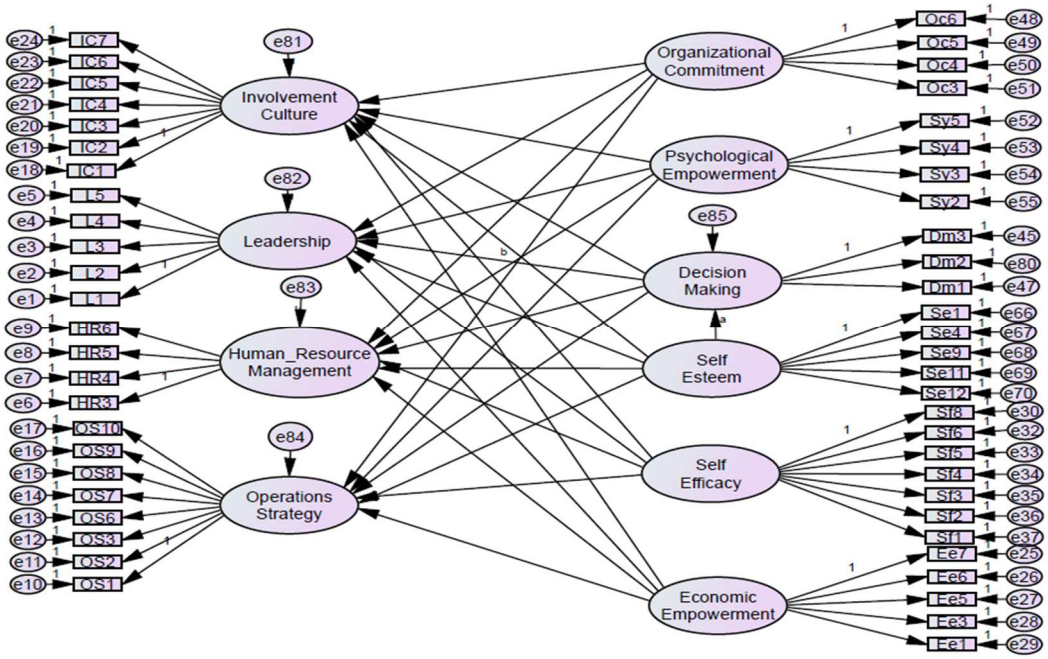
Validation Criterion	Results
Confirmatory Factor Analysis	Confirmed
Construct Reliability (Cronbach's Alpha)	Satisfied
Construct Validity (Fornell & Larcker, HTMT Ratio)	Satisfied
Data Normality (Skewness & Kurtosis)	Satisfied

Source: CFA using Primary Data

As all the tests and the Confirmatory Factor Analysis provided with a satisfactory result, the researcher structured a hypothesized model for path analysis.

Figure 5.2

Hypothesized Model:



The above SEM model shows how the WE determinants are connected to each OPEX factors. Through this model, the researcher tries to understand the impact each WE indicator among the secretaries have on the OPEX in women cooperative societies. A mediation analysis was also attempted through this model to study the mediating roles of decision- making capability of secretaries in the direct effect of self-Esteem on Leadership. The following hypothesis were tested using the hypothesized model in AMOS:

SM.H1: Self-Esteem of secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H2: Self-Esteem of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H3: Self-Esteem of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H4: Self-Esteem of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H5: Self-Efficacy of secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H6: Self-Efficacy of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H7: Self-Efficacy of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H8: Self-Efficacy of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H9: Decision Making Capability of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H10: Decision Making Capability of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H11: Decision Making Capability of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H12: Decision Making Capability of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H13: Economic Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H14: Economic Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H15: Economic Empowerment in Secretaries have significant impact Operations Strategy factor of OPEX in WCS.

SM.H16: Economic Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H17: Organizational Commitment of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H18: Organizational Commitment of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H19: Organizational Commitment of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H20: Organizational Commitment of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H23: Psychological Empowerment in Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H24: Psychological Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

MA.H1: There is significant indirect effect of Self-Esteem through Decision Making Capability of Secretaries to the Leadership Factor in WCS.

5.4 Co- Variance based Structural Equation Modelling for the impact of Women Empowerment on OPEX

SEM is a desirable option for data analysis because of at least two characteristics. First, it allows the researchers to look into the measurement errors by inculcating multiple indicators for each single latent construct. This characteristic is particularly valuable in the field of behavioural sciences as the data gathered for the analysis purpose are generally prone to errors. SEM also separates the measurement model which depicts the observed indicators of latent variables, from the structural model which shows the relationship between the latent variables. this feature helps in arriving at precise parameter estimates and also make robust conclusions.

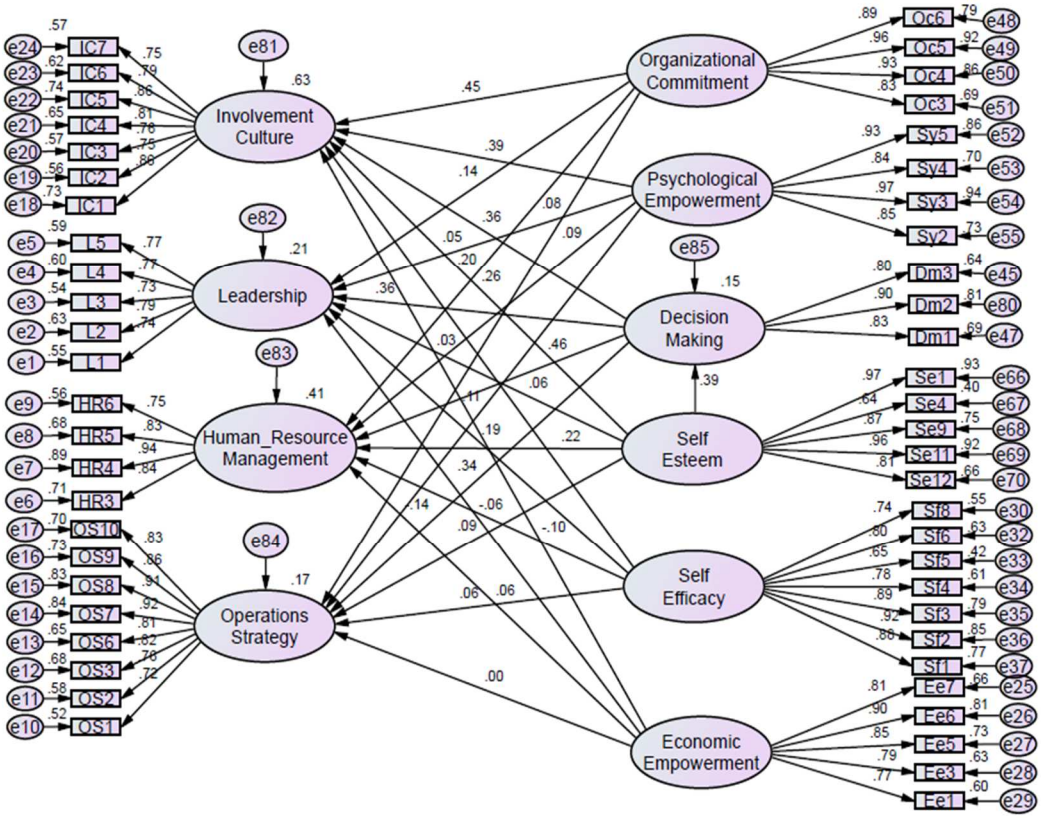
Second, SEM enables testing of complex theoretical frameworks where construct effects are propagated by direct, indirect, or bi-directional channels of influence across numerous layers of variables. and pathways. The mediated and moderated relationships are also studied using the SEM. This flexibility feature is a boon to the field of behavioural science, where the relationships may be complex and interconnected. It thus helps in simultaneous analysis of multiple variables and their interactions through a single model.

Measurement Model:

The following figure 5.3 shows the measurement model with the standardised estimated after the calculations in the AMOS software:

Figure 5.3

SEM Measurement Model:



The above measurement Model was used to test the SEM Hypotheses in the study. As seen in the Confirmatory Factor Analysis, all the fit indices were found acceptable,

thus confirming the Model is fit for further analysis. The result of the path analysis was obtained and summarized in the following sections.

5.4.1 Results of SEM analysis for the impact of Personal Empowerment on OPEX.

Table 5.9

Summary of SEM for the impact of Personal Empowerment on OPEX

Endogenous Variable		Exogenous Variable	Estimate	CR	P-Value	Result
Self-Esteem	→	Leadership	.058	.862	.389	NS
Self-Esteem	→	Human Resource Management	.218	3.771	***	S
Self-Esteem	→	Operations Strategy	.090	1.393	.164	NS
Self-Esteem	→	Involvement Culture	.256	5.282	***	S
Self-Efficacy	→	Leadership	.188	2.962	.003	S
Self-Efficacy	→	Human Resource Management	-.139	-2.608	.009	S
Self-Efficacy	→	Operations Strategy	.059	.989	.323	NS
Self-Efficacy	→	Involvement Culture	.026	.603	.547	NS

S- Supported, NS- Not Supported
Source: Primary Data

The impact of Personal Empowerment on OPEX was studied with the Self-esteem indicator and Self-Efficacy indicator of Women Empowerment. The results of this SEM analysis are explained below in detail.

SM.H1: Self-Esteem of secretaries have significant impact on Leadership factor of OPEX in WCS.

As inferred from the table 5.9, at 95% confidence, the resultant P-values were above .05, and the CR values below 1.96 for the Leadership factors of OPEX. This indicates that the path from self-Esteem towards the Leadership was found insignificant. Hence, the research hypothesis was rejected and the null hypothesis that Self- Esteem has no significant impact on the Leadership factor of OPEX was accepted. But this finding was in contrast to the findings of Hiller & Hambrick (2005), where they found that

the managers who have high self-esteem would interact more with the board of directors and the team of executives and thereby fostering better communication line in the organization and aiding in aligning both parties in the strategic priorities. Hence, the researcher concluded that in WCS, the Self-Esteem of Managers had no impact on the BOD and their organizational behaviours.

SM.H2: Self-Esteem of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

The table also shows that CR is above 1.96 and P-Value is below 0.05 for HRM at 95% confidence level. This indicates that the research hypothesis that Self-Esteem of Secretaries have significant impact on the HRM factor of OPEX was accepted. This finding of the significant path from Self-Esteem towards HRM Practices in the organization is in alignment with the findings of Pierce & Gardner (2004) and also the work of Liu et al., (2022), where they state that leaders' who have high self-esteem are more likely to foster positive HRM practises that induce motivation in the employees, raise the employee empowerment and assist in effective team- building in the organizations. It also encourages participative decision making in the organization (Spreitzer, 1995). Thus, the researcher concluded that in WCS also, the HRM practices are impacted by the Self-Esteem level of the Secretaries.

SM.H3: Self-Esteem of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

On observing the table above, it was found that P-Value of Operations Strategy was more than 0.05 at 95% level of confidence. The CR was also found to be less than 1.96. this implies that the path from Self-Esteem to the Operations strategy in the WCS was not significant. As a result, the research hypothesis was rejected and the null hypothesis was accepted. Thus, it was proved that the level of Self-Esteem among the Secretaries of WCS had no significant impact on the Operations Strategies of the WCS. This finding was supported by Skinner (1969) and Ketokivi & Schroeder (2004) as they found evidences that Self-Esteem becomes less relevant in operational decision- making as they are controlled by standardized procedures and systems. According to Hayes & Wheelwright (1984), technical skills and expertise are the

factors affecting operational effectiveness rather than the managers' Self-Esteem. However, the some of the prior literatures do not support the finding of the current study. According to Simsek (2007), high self-esteem among the managers would help them make bold and confident strategic decisions, which in turn fosters a growth-oriented approach in the TMT level. Here, the evidences point out that Self-Esteem is not a crucial factor that impacts the Operations strategies in WCS.

SM.H4: Self-Esteem of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

The CR value for the path from Self- esteem to Involvement Culture was found to be more than 1.96 (5.282). The P-Value at 95% confidence was found to be less than 0.05 which indicated a significant path. Hence, the research hypothesis was accepted. The researcher concluded that the Self-esteem among the Secretaries of WCS had a significant impact on the Involvement Culture in the WCS. This finding was in congruence with the studies of Judge and Bono (2001), where they found evidences that Self- esteem in the managers also create a supportive organizational culture and intrapersonal interactions in the organization. The self-esteem of managers tends to influence their interaction with the employees, which instil a collaborative efforts and involvement among the employees (Brown et al., 2007), and these supportive and nurturing mentality would create a sense of belongingness which in turn create supportive culture that lets the employees feel valued and engaged (Sosik & Cameron, 2010).

SM.H5: Self-Efficacy of secretaries have significant impact on Leadership factor of OPEX in WCS.

The path from self-efficacy towards the Leadership factor of OPEX showed a CR of 2.962, which is higher than 1.96, and a P-Value of 0.003 which is lower than the threshold of 0.05. Hence, the research hypothesis is accepted at 95% confidence level. Therefore, the researcher concluded that the self-efficacy among the secretaries in WCS had a significant impact on the Leadership factor of OPEX in Women Cooperative Societies in Kerala. This finding was supported by Bandura (1997) by stating that self-efficacy aids in taking calculated risks, pushes innovation and

promotes proactive decisions. The engagement in transformational leadership which enhances morale and motivation among the employees resulting in overall organizational performances is a result of self- efficacious leaders in the organization (McCormick & Martinko, 2004).

SM.H6: Self-Efficacy of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

The CR value of 2.608 and P-Value of 0.009 are indicators that the path from Self-Efficacy towards the Human Resource management Practices is significant, as the CR value is higher than 1.96 and the P-Value is less than 0.05 at 95% confidence level. Thus, the research hypothesis was accepted and the impact of self-efficacy on HRM practices was confirmed by the researcher. This notion was supported by Bandura (1997) as he found that leaders with higher level of self efficacy invested more in employee development and training. Managers with high self-efficacy are more inclined towards identification and selection of exceptional candidates, who fit the organizational needs, with their confidence in themselves (Judge & Bono, 2001).

SM.H7: Self-Efficacy of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

The CR value of 0.989 which is less than 1.96, and a P-value of 0.323 which is higher than 0.05 suggests that the path from self-efficacy towards the Operations strategy is insignificant at 95% confidence level. Hence, the research hypothesis is rejected and null hypothesis is accepted. The conclusion that researcher arrives at is that the Self-Efficacy of the secretaries in WCS does not impact the Operations Strategies in the WCS in Kerala. Skinner & Beckford (1999) also agrees with this finding as they found the self-efficacy to play limited role in effectiveness of Operations Strategy which is more data-driven and technical competency dependent, and not personality trait driven. This was backed by Slack & Lewis (2017) and also by Hayes & Pisano (1994).

SM.H8: Self-Efficacy of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

The values found for the during the path analysis of Self-Efficacy and Involvement Culture were as follows: CR Value= 0.603, and P-Value= 0.547. As a result, the research hypothesis was rejected at 95% confidence level, and the null hypothesis accepted. This indicated that the Self-Efficacy among the Secretaries had no significant impact on the Involvement Culture in the WCS in Kerala. Self-efficacy may be seen as a beneficial factor for the individual performance in an organization, but cannot directly foster an involvement culture in the organization as a whole as it requires more than just individual beliefs (Schein, 2010). In many organizations, involvement culture is a product of organizational structure and leadership support, while the self-efficacy factor is silent (Denison, 1990). Group norms and collective values dominate the self-efficacy quality when it comes to involvement and participatory culture in organizations (Chatman & O'Reilly, 2016).

Overall, it can be stated that the level of Self- Esteem among the Secretaries of WCS in Kerala had an impact on the HR practices and Involvement Culture practices in the WCS, while the level of Self- Efficacy among the Secretaries of selected WCS in Kerala impacted the Leadership and HR practices of WCS.

5.4.2 Results of SEM analysis for the impact of Social Empowerment on OPEX.

Table 5.10

Summary of SEM for impact of Social Empowerment of Secretaries on OPEX.

Endogenous Variable		Exogenous Variable	Estimate	CR	P-Value	Result
Decision Making	→	Leadership	.359	4.868	***	S
Decision Making	→	Human Resource Management	.461	7.070	***	S
Decision Making	→	Operations Strategy	.341	4.765	***	S
Decision Making	→	Involvement Culture	.359	6.732	***	S

Endogenous Variable		Exogenous Variable	Estimate	CR	P-Value	Result
Economic Empowerment	→	Leadership	-.058	-.934	.350	NS
Economic Empowerment	→	Human Resource Management	.061	1.141	.254	NS
Economic Empowerment	→	Operations Strategy	.002	.038	.970	NS
Economic Empowerment	→	Involvement Culture	-.099	-2.211	.020	S

S- Supported, NS-Not Supported
Source: Primary Data

SM.H9: Decision Making Capability of Secretaries have significant impact on Leadership factor of OPEX in WCS

At 99% confidence level, the P-Value for the path from Decision-making towards the Leadership was found to be less than 0.001, denoted by triple asterisk. Furthermore, the CR value was found to be 4.868, which is again higher than 1.96. Hence, the null hypothesis is rejected and the Research hypothesis is accepted that there was a significant path. Thus, the researcher concluded that there was a significant impact on Leadership by the decision- making capability of the secretaries in WCS in Kerala. This inference validates the findings of Hodgkinson & Sparrow (2002) and Van Knippenberg et al., (2015) that the stronger the decision-making ability of the managers, the view on top management would be more positive and favourable as they tend to align more with the organizational goals and would possess a clearer understanding of the TMT priorities. The analysis of UET theory by Hambrick in 2007 stated that the cognitive and decision- making capability of the managers influence the attitude and perception towards the top management.

SM.H10: Decision Making Capability of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

The analysis of the path from Decision-making capability towards the Human Resource Management Practices showed the CR value to be 7.070, which is higher than 1.96 and the P-Value as less than 0.001, denoted by triple asterisk (***). Thus,

the null hypothesis was rejected and the Research hypothesis was accepted. The conclusion derived was that the Decision- Making capability of the secretaries of WCS in Kerala had significant impact on the Human Resource Management practices in the organization. There evidences in the past literatures that decision- making capability in managers helps shape the HRM practices like performance management, employee retention and also the recruitment processes (Purcell & Hutchinson, 2007). The design and effectiveness of HRM practices in organizations can be directly influence by the manager's competitive skills like decision-making capabilities (Boyatzis, 2008), while it can further the influence to the organizational outcomes through effective HR policies (Brewster et al., 2016)

SM.H11: Decision Making Capability of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

A significant path was revealed from Decision-Making towards the Operations Strategy as the CR value was found to be more than 1.96 (4.765), and the Significance value was found to be less than 0.05. Hence, the research hypothesis was accepted. It was concluded that the Decision- Making Capability of the secretaries of WCS has a significant impact on the Operations Strategies in that organization. A capable decision- making by the managers would ensure success of the Operations Strategy in that organization as it influences the operational performances and Strategic alignment (Hitt & Tyler, 1991), while they also affect the organizational adaptability in long run (Gavetti & Levinthal, 2000)

SM.H12: Decision Making Capability of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

The CR value of 6.732 (greater than 1.96), and P-Value of triple asterisks (less than 0.001) depicts that the path from decision-making to the Involvement Culture is very significant. Hence, the research hypothesis was accepted. The researcher agreed with the findings of Yukl (2013) that the decision-making fosters employee engagement when it is an inclusive decision making, Cotton et al., (1988) stating a participative decision- making capability instil among the employees a motivation to contribute, all which led to the betterment of Involvement Culture in the organizations. Thus, in

WCS in Kerala, the decision- Making capability of the secretaries have significant influence on the Involvement Culture in WCS, thus proved.

SM.H13: Economic Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

The table revealed that the path from Economic Empowerment to the Leadership showed the CR value of -0.934, which was less than 1.96 and that the P-value was 0.350, which was higher than the threshold of 0.05. Hence, at 95% confidence level, the research hypothesis was rejected and the null hypothesis accepted that there was an insignificant impact of Economic Empowerment on the Leadership. Thus, the researcher came to the conclusion that Economic Empowerment of the Secretaries of WCS in Kerala has no influence on the Leadership. This finding was in contrast to the studies by Kirkman & Rosen (1999), where they found Economic and Psychological Empowerment influence the perception on top management as they contributed to the development of trust in the TMT by the managers. Financially empowered managers tend to favour the top management (Deci et al., 1989).

SM.H14: Economic Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

CR value of 1.141 was found for the path from Economic Empowerment to the Human Resource Management Practices. Further, a significance value of 0.254 was also found, which was higher than 0.05. Hence, at 95% confidence level, the research hypothesis was rejected and the null hypothesis accepted. The researcher concluded that the Economic Empowerment of Secretaries of WCS in Kerala had no influence on the Human Resource Management Practices in that organization. Financial incentives were found to affect the retention of employees and other HR practices which focused on a committed workforce in the organizations (Allen et al., 2010). However, effective Human Resource management was a result of transformational leadership and cultural alignment rather than financial empowerment (Pfeffer, 1998). The list of factors affecting HR practices extends to job satisfaction, team cohesion and the way leaders approach a particular situation (Herzberg et al., (1959).

SM.H15: Economic Empowerment in Secretaries have significant impact Operations Strategy factor of OPEX in WCS.

The path analysis revealed that the path from Economic Empowerment to Operations Strategy resulted in a CR value of 0.038, and a Significance Value of 0.970. It was not a significant path as the CR value was lower than 1.96 and the P-Value was more than 0.05. Hence, at 95% confidence level, the research hypothesis was rejected. The conclusion derived was that the Economic Empowerment among the Secretaires of WCS had no significant impact on the Operations Strategies followed in the organization. Dewettinck & Van Ameijde (2011) found that the effectiveness of Operations Strategies was influenced by the financial resources and economic empowerment of managers, specifically resource allocation and process improvement, while it is found essential for executing dynamic operation strategies in the organizations as it fosters innovation in operations (Ahearne et al., 2005). However, it was found that economic empowerment may enhance the individual satisfaction and motivation, but does not guarantee improvements in OS until it promotes a comprehensive approach to managerial development and also strategic alignment (Conger & Kanungo, 1988). Thomas & Velthouse (1990) states that though economic empowerment influence short- term behaviour of the managers, the impact on strategic operations would come from organizational support for strategic decision-making.

SM.H16: Economic Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

A significant path was found between the Economic Empowerment and the Involvement Culture as the CR value was found to be -2.211, which is above -1.96 and the P-Value was found to be 0.020, which is less than 0.05. Hence, at 95% confidence level, the research hypothesis was accepted. But the negative CR value shares the inference that the significant path is inverse or the impact that Economic Empowerment have on the Involvement Culture is negative. It implies that when the economic empowerment improves among the Secretaries of WCS, the Involvement Culture is found to get worse. However, in past literatures, it was found that when

managers are economically empowered, they encourage participative decision-making and involvement among the employees (Lawler et al., 1995; Thomas & Velthouse, 1990). Some authors have stated that excessive focus on economic incentives can sometimes degrade the collaborative mindset and efforts and backfire thus reducing performances (Ims et. al., 2013).

5.4.3 Results of SEM analysis for the impact of Workplace Empowerment on OPEX.

Table 5.11

Summary of SEM analysis for impact of Workplace Empowerment on OPEX

Endogenous Variable		Exogenous Variable	Estimate	CR	P-Value	Result
Organizational Commitment	→	Leadership	.144	2.335	.027	S
Organizational Commitment	→	Human Resource Management	.196	3.687	***	S
Organizational Commitment	→	Operations Strategy	.077	1.295	.195	NS
Organizational Commitment	→	Involvement Culture	.447	9.301	***	S
Psychological Empowerment	→	Leadership	.054	.888	.374	NS
Psychological Empowerment	→	Human Resource Management	.092	1.758	.079	NS
Psychological Empowerment	→	Operations Strategy	.110	1.855	.064	NS
Psychological Empowerment	→	Involvement Culture	.390	8.437	***	S

Source: Primary Data

SM.H17: Organizational Commitment of Secretaries have significant impact on Leadership factor of OPEX Organizational Commitment of secretaries in WCS.

The analysis of the path from organizational commitment to the Leadership factor provided with a result of CR= 2.335, which is found to be above 1.96, and the P-Value as 0.027, which is again within the threshold of 0.05 at 95% level confidence

interval. Hence, the research hypothesis is accepted and the researcher concluded that the organizational commitment among the Secretaries had a positive impact on the Leadership in WCS. this finding was supported by Kim & Oh (2023) and Huynh et. al., (2023), as they stated that Transformational leaders can enhance the employees' emotional attachment wherein the organizational commitment is concerned in the organization. This connection would improve the favourability of the management among the employees. Further, high level of organizational commitment would improve the trust among employees as well as between the employees and management, thus enhancing perception about TMT as fair and effective and thereby solidifying loyalty to the organization (Preethi & Lourthuraj, 2015).

SM.H18: Organizational Commitment of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

The analysis depicted a CR of 3.687, which is higher than the prescribed threshold of 1.96 and the P-Value at 99% confidence level as triple asterisk '***', which states a significant path from organizational commitment to the Human Resource Management practices. Hence, the research hypothesis is accepted and the conclusion derived was that the organizational commitment among the Secretaries had significant impact on the Human Resource Management Practices in the WCS. Chew and Chan, (2008) and Preethi & Lourthuraj, (2015), argues that committed managers are more inclined to align with the organizational goals where- in they initiate more efficient HR practices and contributes to positive workplace culture which leads down the path of organizational performance betterment.

SM.H19: Organizational Commitment of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

The analysis results as shown in the table are that the CR- value is 1.295, and the significance value or the P- Value is 0.195. Inference that can be drawn is that both the indicators are beyond the threshold value of 1.96 and 0.05 respectively. Thus, at 95% significance level, the research hypothesis is rejected and the null hypothesis is accepted. The researcher concluded that the organizational Commitment among the Secretaries of WCS does not have a significant impact on the Operations Strategies

followed in the WCS. This finding was in contrast to the findings of Leksono et al., (2020)But, their findings were related to the top management commitment as it have direct influence on company's operational performances. In the current study, the researcher has focused on the secretaries of WCS.

SM.H20: Organizational Commitment of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

The results showed a significant path from the organizational commitment to the Involvement Culture as the CR- Value was found to be 9.301, which is higher than 1.96 and the Significance Value shown as triple asterisk, which denotes significance at 99% level of confidence. Thus, the research hypothesis was accepted and the researcher concluded that the Organizational Commitment among the Secretaries of WCS has significant impact on its Involvement Culture. Committed managers are more likely to lay down strategies for promoting employee participation and collaboration in an organization (Rustamadji & Omar, 2019).

SM.H21: Psychological Empowerment in Secretaries have significant impact on Leadership factor of OPEX Psychological Empowerment of secretaries in WCS.

The table shows that the CR-Value obtained for the path analysis of Psychological Empowerment and Leadership is 0.888, and the P- Value is 0.374. here, we can infer that the CR- Value is below 1.96 and that the significance value is more than 0.05, which results in the rejection of research hypothesis and accepting the null hypothesis. Hence, the researcher concludes that the psychological Empowerment of the Secretaries do not have significant impact on the Leadership factor of OPEX in WCS. But this finding was in contrast to the statement of Ergeneli et. al., (2007) that there is significant relationship between the psychological empowerment of managers and the trust in top management team. Liu & Ren (2022) also found evidences of influence of psychological empowerment on trust in leaders and work performances of employees.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

The path from Psychological Empowerment to the Human resource Management Practices was found to have a CR Value of 1.758, which is close to 1.96 but lower, and a P- value of 0.079, which again is more than 0.05. Hence, the research hypothesis was rejected and the null hypothesis accepted. Thus, Psychological empowerment of Secretaries at workplace do not significantly impact the HRM practices in WCS, thus concluded. Upon searching the past literatures for support of this notion, the researcher found that in prior studies, organizational empowerment as a bundle of HRM practices was positively and significantly related to the psychological empowerment. This was in contrast to the findings of current study.

SM.H23: Psychological Empowerment in Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

CR- Value and Significance Value for the path analysis of Psychological Empowerment and Operations Strategy were found to be 1.855 and 0.064 respectively. These are out of the threshold limit as the CR-Value is supposed to be 1.96 or above and the P- Value 0.05 or above. Hence, the research hypothesis was rejected at 95% confidence Level and the null hypothesis accepted. Psychological empowerment of Secretaries at workplace had no impact on the Operations Strategy followed in the WCS, hence concluded. In contrast to this, Hardman (2019) found that the middle managers' psychological empowerment has positive association with the strategy executions in organizations.

SM.H24: Psychological Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

From the above table, it is inferred that the CR value obtained from the analysis of the path from psychological empowerment to the Involvement Culture was 8.437, which is a value greater than 1.96, and the significance Value or the P- Value was found to be triple asterisk denoting a significant result at 99% confidence level. Hence, the research hypothesis was accepted and the researcher concluded that the Psychological

Empowerment of Secretaries at workplace had a significant impact on the Involvement Culture in WCS in Kerala. In support to this finding, Chan et. al., (2008) stated that organization culture and the Psychological Empowerment are partially related and that organization citizenship behaviour, which involves going over and beyond for the organization and defending the organization is an outcome of the psychological empowerment at workplace. Sinha et. al., (2016) also provided similar conclusions that psychological empowerment fully mediates the involvement culture and turnover intentions in an organization.

5.5 The mediating role of Decision-Making Capability among Secretaries in the effect of Self-esteem on Leadership factor of OPEX in WCS.

5.5.1 Introduction to Mediation Analysis:

Mediation Analysis is done to find the change in the relation of and Independent and Dependent Variable when a mediator is introduced in between them. Here, the third variable is said to intervene in the influence of the two constructs (Heir et al. 2009). Formerly, Baron and Kenny's (1986) method were used to test the mediation in a relationship. But as the criticisms about the consideration of Unstandardized coefficients and Sobel test in determining the significance, the Baron and Kenny method was no longer used. Instead, the progressed research put forward a method which assess the indirect effect of the Independent Variable (IV) and Dependant Variable (DV) in the presence of the mediator by examining the product of the path that leads from Independent Variable to mediating Variable and then the path from Mediating Variable (MV) to Dependant Variable while controlling the direct effect of the path from IV to DV. Here, the Sobel test was replaced by Bootstrapping technique to determine the significance of the mediation.

Furthermore, if a significant mediation is found, there arises a question of the type of Mediation. There are mainly four types of mediation:

- Full Mediation

Full mediation occurs when there is a significant indirect effect, but an insignificant direct effect. That is, the relationship between IV and DV is only existing through the Mediating Variable.

- Partial Mediation

Partial mediation occurs when there a significant indirect relation and also a significant direct relation.

- Complementary Mediation

When both the indirect and direct effect have a similar influence, either both being positive or negative, there is said to be a complementary mediation of the MV in the relationship of IV and DV.

- Competitive Mediation

When both the effects, direct and indirect, have varied influence or opposite influences, when one effect is positive and the other being negative, the mediation is said to be competitive.

The researcher in this study chose the Self-Esteem as IV and Leadership as DV as there are evidences in the past literatures that the self-esteem has influence on the Leadership factor in an organization (Hill & Ritchie, 1977; Matzler et al., 2015). There are also studies that shows the relationship with the Self-Esteem and Decision Making Capability which in this study is the MV (Wray & Stone, 2005). Thus, in the light of the past literatures, the researcher tries to find the mediating role of Decision-Making Capability among the secretaries in the effect of Self-esteem on Leadership factor in Women Cooperative Societies.

5.5.2 CB-SEM based Mediation Analysis:

MA.H1: there is significant indirect effect of Self-Esteem through Decision Making Capability of Secretaries to the Leadership Factor in WCS.

Table 5.12

Path Analysis in Mediation Analysis depicted in the SEM:

Path	Exogenous variable		Endogenous Variable	Estimate	C.R	P-value	Result
PATH a	Self Esteem	→	Decision Making	.385	5.986	<.001	S
PATH b	Decision Making	→	Leadership	.359	4.868	<.001	S

S-Significant
Source: Primary Data

Inferring from the table, the path a from IV to MV and the path b from MV to DV are both significant.

Table 5.13

Mediation Analysis Summary:

Relationship	Direct Effect	Indirect Effect	Confidence interval		P-Value	Result
			Lower Bound	Upper Bound		
Self-Esteem → Decision Making → Leadership	.862 (P-value= .389)	.144	.071	.261	.000	Full Mediation

Source: Primary Data

From the table and the SEM model, we can understand that the indirect effect (.144) is the product of the path estimates IV to MV (a) and MV to DV (b), i.e.; .144= .427*.338. It can also be noted that both paths a and b are significant in the model with P-Values less than .05 respectively. Here, the table shows the P-Value of indirect effect as .000 which is also less than the .05 threshold. Hence, we can say there is a significant indirect relation of the IV and DV through MV, thus supporting the research hypothesis. It means that Decision making Capability of the secretaries in

WCS have a mediating role or and intervention in the relation between Self-esteem and Leadership factor.

Furthermore, the type of mediation that the MV has also been found from the Sem analysis. From the table, we can infer that the Direct effect between IV and DV is insignificant. That is, Self-Esteem does not have any significant effect on the Leadership factor in the WCS. But there is a significant indirect path through the Decision-Making Capability of the Secretaries. So, it can be concluded that there is full mediation of the mediating variable in relationship of Self- Esteem and Leadership.

5.6 Conclusion:

The level of Women Empowerment determinants prevailing among the secretaries of WCS are remarkable. We can see the changes of the new era where the women stood up for their rights and achieved them. The effect of such a change on the Operational excellence of a firm where the leaders are women have much significance. The results of the Structural equation Model helped the researcher in confirming that the Women Empowerment indeed affect the firm performances in almost all critical success factors except the operations strategy of the firm. But studies have shown aforehand that the women leaders though promoting organizational performances are not able to fully extend their capacity to every aspects of excellence (DEZS & ROSS, 2012). Yet, the role of an empowered female secretary is evident from the model proposed by the researcher.

The mediation analysis showed that there was a full mediation of Decision-Making capabilities of Secretaries in WCS on the effect of Self-esteem on Leadership Factor of OPEX. It means that in there will only be an effect of self-esteem on the Leadership factor in WCS if the Decision-Making capability is present. Without the mediating variable, there is never any effect of the IV on DV, that is, Self-Esteem on Leadership, in case of the Women Cooperative Societies in Kerala.

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Chapter 6

SUMMARY, FINDINGS AND CONCLUSION

6.1 Introduction:

A summary is crucial for any work done. It is the brief statement of the main points of the work. This chapter intends to provide an insight into all the focus points in the current study. It is divided into five sections. The first part is always the introduction. The second part deals with the summary of the study. This part again is sub divided into smaller headings so that the audience can comprehend and review the points with ease. The statement of the problem, objectives, hypotheses, the methodological design, and summary of the chapters included are in the summary of the study section. The third section is the findings of the study, which are elaborated under various heads in reference to the objectives of the study. The research model developed through this study is also presented through this chapter. Finally, a brief conclusion note is also included at the end of the chapter.

6.2 Summary of the Study

The Upper Echelons Theory (UET) was initially proposed by Hambrick and Mason (1984). It was an effort to offer an alternative viewpoint on the two crucial thoughts of organizational theory: (1) why do organizations behave in a particular way, and (2) why do organizations function in a particular manner. The bounded rationality theory (Simon, 1990) acknowledges that decision-makers have intrinsic cognitive limitations. The decision makers are not fully equipped with the knowledge and computational capacity, which would restrict their ability to achieve technical rationality in their decisions, even though the organizations put out their best efforts to be rational and base their decisions on a thorough analysis of internal (e.g., resources and capabilities) and external (e.g., market trends) conditions. The UET theory comes in handy based on this line of thought. It states that the strategic decisions and the performances that follows are significantly affected by the idiosyncrasies of the managers who are involved in the strategic decision making.

Three supporting concepts are summarized in the upper echelons approach (Carpenter, Geletkanycz & Sanders, 2004; Hambrick, 2007). Firstly, strategic outcomes are influenced by the cognitive foundation and values of senior managers; second, the observable demographic traits are valid markers of executives' cognitive frames and can therefore be utilized to forecast strategic outcomes; and third, examining the features of a company's upper echelons collectively, meaning the entire top management team (TMT) produces more accurate forecasts of strategic outcomes than concentrating solely on the CEO.

The organizations' performances or outcomes can be measured in different ways. Many authors have used varied set of tools for measuring the performances of organizations in various sectors of economy. The selection of tools is based on the report that the researcher seeks, whether it is quantitative or qualitative aspect, whether financial or non-financial performances, etc. In this study, the researcher opted for the Operational Excellence of the Organization (Women Cooperative Societies) under study. The researcher opted the same for the reason that OPEX provides a picture of the overall functioning of the organization while minimizing cost and maximizing competitive advantages of the organization on international standards. The critical success factors identified through the literature reviews are imperative areas of strategic decisions and are significant promoters of the organizational performances.

The personal traits of the leaders or the strategic decision makers considered by Hambrick and Mason were the cognitive base values and the demographic profile. But, later on many scholars have identified various other characteristics like managerial discretion, Top-Management Team structure (Hambrick, 1995; Hambrick, Humphrey & Gupta, 2015), executive job demands (Hambrick, Finkelstein & Mooney, 2005) and even managerial power (Finkelstein, 1992). The scope for adding to these characteristics are further more. The researcher in the current study tries to identify the personal, social and workplace empowerment indicators among the secretaries of WCS who are significantly involved in the decision-making process in the WCS, along with their demographic and job specific characteristic profile.

The women empowerment is flaring up in the feminist era. Many women cooperatives are being set up rapidly all over Kerala with the aim to promote empowerment economically and socially and for the overall upliftment of the women society. The WCS are focused in the rural areas where women are still tied under the "house-wife" and "dependent group" of the society. But, the recent policies and reservations in almost all the social spheres like education, employment etc. have created more opportunities for women to breakout from those ties and become empowered. Women empowerment through the Cooperatives are mainly directed in the angle of women as beneficiaries or customers of the Cooperative Societies. Kardelen (2022), provides evidence of women cooperative creating a variety of models to support and strengthen women's empowerment and gender equality, democratizing work etc. This study was thus conducted in the WCS so that the essence of Women Empowerment can be fully captured.

Thus, a gap in research was recognized to study the role of women leader characteristics in the organizational performance, which in this study, the researcher opted for operational excellence as the dependent variable. There are studies that shows significant effects of personal characteristics on career success of women managers while the corporate culture enhance women managers performance (Okebaram & Etop, 2008). An in-depth study on the effect of each indicator on the critical success factors of OPEX are a necessary in the Women Cooperative Societies as the secretaries are the leaders of WCS and their empowerment will eventually affect how they perform in the organization.

6.2.1 Research Problem

The three primary facets of a woman's life exhibit signs of empowerment. They are the social, professional, and personal dimensions. The personal dimension has to do with improving oneself. Self-efficacy and self-esteem are components of the personal empowerment dimension. In a similar vein, the social aspect of empowerment can be linked to both economic and decision-making abilities. The workplace dimension includes psychological empowerment at work and organizational commitment. It is

worthwhile to invest the time and effort to find out how common these empowerment indicators are among working women.

Numerous studies have been done on the operational excellence of manufacturing organizations as well as other organizations in different economic sectors. Yet a thorough analysis of the service sector as a whole is still lacking. It was discovered that the industry with the least amount of OPEX implementation was the service sector (J. Antony et al., 2023).

The upper echelons theory states that the degree of executive discretion can be used to properly predict organizational results (Hambrick, 2007). According to Hambrick and Mason (1984), this occurs because there is a relationship between demographic characteristics and the many cognitive frameworks, attitudes, and perceptions that influence managers' judgment. In this instance, the researcher looks for ways that the Workplace Empowerment, Social Empowerment, and Personal Empowerment indicators affect the WCS's Leadership, HR, Operations Strategy, and Involvement Culture. The main questions to which answers are sought to through the research are:

- Is the notion employed is equal to empowered true?
- How empowered are the secretaries of WCS in relation to the WE indicators considered for the study
- Does the job characteristics have any role in shaping the opinion on Women Empowerment indicators in the WCS
- What is the prevalence of determinants of Operational excellence in the WCS.
- Does the Demographic profile and the Job specific characteristics any effect in the Operational Excellence factors in WCS
- Does Women Empowerment advocate OPEX success factors in WCBs.
- How does the decision-making capability mediate the relationship of Self-esteem and Leadership?

6.2.2 Objectives

The main focus of the study is to test the impact of Women Empowerment indicators on the Operational Excellence factors among the secretaries of Women Cooperative Societies in Kerala. In order to reach this goal, the following objectives were derived from the research questions mentioned above:

1. To study the effect of Job Characteristics and employee characteristics on OPEX in WCS.
2. To analyse the effect of Job Characteristics on Women Empowerment in WCS
3. To analyse the impact of Personal Empowerment of secretaries on the OPEX.
4. To measure the impact of Social Empowerment of Secretaries on the OPEX.
5. To assess the impact of Workplace Empowerment of Secretaries on the OPEX.
6. To understand the influence of Decision-Making Capability of Secretaries in the impact of Self-Esteem on Leadership

6.2.3 Hypotheses

Hypotheses related to each objective were set distinctively and were made comprehendible. These were later tested using appropriate statistical tools and techniques. The hypotheses set were as follows:

6.2.3.1 Hypothesis set for analysis using one-way ANOVA:

AN.H1: ***there is significant difference in opinion on operational excellence among the different salary groups of the respondents***

AN.H1.a: there is significant difference in opinion on Leadership factor among different salary groups of the respondents

AN.H1.b: there is significant difference in opinion on Human Resource management factor among different salary groups of the respondents

AN.H1.c: there is significant difference in opinion on Operations Strategy factor among different salary groups of the respondents

AN.H1.d: there is significant difference in opinion on Involvement Culture factor among different salary groups of the respondents

AN.H2: there is significant difference in opinion on Operational Excellence among secretaries of different work experience

AN.H2.a: there is significant difference in opinion on Leadership factor among different years of experience of the respondents

AN.H2.b: there is significant difference in opinion on Human Resource management factor among different years of experience of the respondents

AN.H2.c: there is significant difference in opinion on Operations Strategy factor among different years of experience of the respondents

AN.H2.d: there is significant difference in opinion on Involvement Culture factor among different years of experience of the respondents

AN.H3: there is significant difference in number of subordinates and the opinion on OPEX.

AN.H3.a: there is significant difference in opinion on Leadership factor among secretaries with varied number of subordinates under them

AN.H3.b: there is significant difference in opinion on Human Resource management factor among secretaries with varied number of subordinates under them

AN.H3.c: there is significant difference in opinion on Operations Strategy factor among secretaries with varied number of subordinates under them

AN.H3.d: there is significant difference in opinion on Involvement Culture factor among secretaries with varied number of subordinates under them

Hypothesis set to test the effect of Employee characteristics on OPEX in WCS are as follows:

AN.H4: ***there is significant difference in age of the secretaries and the opinion on OPEX.***

AN.H4.a: there is significant difference in opinion on Leadership factor among different age groups of the respondents.

AN.H4.b: there is significant difference in opinion on Human Resource management factor among different age groups of the respondents.

AN.H4.c: there is significant difference in opinion on Operations Strategy factor among different age groups of the respondents.

AN.H4.d: there is significant difference in opinion on Involvement Culture factor among different age groups of the respondents.

AN.H5: ***there is significant difference in educational qualification of the secretaries and the opinion on OPEX***

AN.H5.a: there is significant difference in opinion on Leadership factor among secretaries with varied educational qualifications.

AN.H5.b: there is significant difference in opinion on Human Resource management factor among secretaries with varied educational qualifications.

AN.H5.c: there is significant difference in opinion on Operations Strategy factor among secretaries with varied educational qualifications.

AN.H5.d: there is significant difference in opinion on Involvement Culture factor among secretaries with varied educational qualifications.

AN.H6: ***there is significant difference in marital status of the secretaries and the opinion on OPEX.***

AN.H6.a: there is significant difference in opinion on Leadership factor among secretaries in different marital status.

AN.H6.b: there is significant difference in opinion on Human Resource management factor among secretaries in different marital status.

AN.H6.c: there is significant difference in opinion on Operations Strategy factor among secretaries in different marital status.

AN.H6.d: there is significant difference in opinion on Involvement Culture factor among secretaries in different marital status.

Hypothesis set to test the effect of Job Characteristics on Women Empowerment among the Secretaries of WCS:

AN.H7: there is significant difference in opinion on Women Empowerment among different salary groups of the secretaries.

AN.H7.a: there is significant difference in opinion on Self-Esteem factor among different salary groups of the respondents

AN.H7.b: there is significant difference in opinion on Self-Efficacy factor among different salary groups of the respondents

AN.H7.c: there is significant difference in opinion on Decision-making factor among different salary groups of the respondents

AN.H7.d: there is significant difference in opinion on Economic Empowerment factor among different salary groups of the respondents

AN.H7.e: there is significant difference in opinion on Organizational Commitment factor among different salary groups of the respondents

AN.H7.f: there is significant difference in opinion on Psychological Empowerment factor among different salary groups of the respondents

AN.H8: there is significant difference in work experience of the secretaries and opinion on Women Empowerment:

AN.H8.a: there is significant difference in opinion on Self-Esteem factor among different years of experience of the respondents

AN.H8.b: there is significant difference in opinion on Self-Efficacy factor among different years of experience of the respondents

AN.H8.c: there is significant difference in opinion on Decision-making factor among different years of experience of the respondents

AN.H8.d: there is significant difference in opinion on Economic Empowerment factor among different years of experience of the respondents

AN.H8.e: there is significant difference in opinion on Organizational Commitment factor among different years of experience of the respondents

AN.H8.f: there is significant difference in opinion on Psychological Empowerment factor among different years of experience of the respondents

AN.H9: there is significant difference in opinion on women empowerment among secretaries with varied number of Subordinates under them.

AN.H9.a: there is significant difference in opinion on Self-Esteem factor among secretaries with varied number of Subordinates under them

AN.H9.b: there is significant difference in opinion on Self-Efficacy factor among secretaries with varied number of subordinates under them

AN.H9.c: there is significant difference in opinion on Decision-making factor among secretaries with varied number of subordinates under them

AN.H9.d: there is significant difference in opinion on Economic Empowerment factor among secretaries with varied number of subordinates under them

AN.H9.e: there is significant difference in opinion on Organizational Commitment factor among secretaries with varied number of subordinates under them

AN.H9.f: there is significant difference in opinion on Psychological Empowerment factor among secretaries with varied number of subordinates under them

6.2.3.2 Hypotheses set for test using the Co-Variance Based SEM:

Hypotheses to test the impact of Personal Empowerment on Operational Excellence:

SM.H1: Self-Esteem of secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H2: Self-Esteem of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H3: Self-Esteem of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H4: Self-Esteem of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H5: Self-Efficacy of secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H6: Self-Efficacy of secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H7: Self-Efficacy of secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H8: Self-Efficacy of secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

Hypotheses set to test the impact of social empowerment on the operational excellence:

SM.H9: Decision Making Capability of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H10: Decision Making Capability of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H11: Decision Making Capability of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H12: Decision Making Capability of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H13: Economic Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H14: Economic Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H15: Economic Empowerment in Secretaries have significant impact Operations Strategy factor of OPEX in WCS.

SM.H16: Economic Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

Hypotheses set to test the impact of workplace empowerment on the operational excellence:

SM.H17: Organizational Commitment of Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H18: Organizational Commitment of Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H19: Organizational Commitment of Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H20: Organizational Commitment of Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Leadership factor of OPEX in WCS.

SM.H21: Psychological Empowerment in Secretaries have significant impact on Human Resource Management factor of OPEX in WCS.

SM.H23: Psychological Empowerment in Secretaries have significant impact on Operations Strategy factor of OPEX in WCS.

SM.H24: Psychological Empowerment in Secretaries have significant impact on Involvement Culture Factor of OPEX in WCS.

6.2.3.3 Hypothesis set for the Mediation Analysis:

MA.H1: there is significant indirect effect of Self-Esteem through Decision Making Capability of Secretaries on the Leadership Factor in WCS.

6.2.4 Methodological Design

The current study on the impact of Women Empowerment indicators on Operational Excellence factors in the context of WCS followed a descriptive as well as analytical design. It describes the population based on the samples selected and analyses the variables based on the data collected from the samples and tests the hypotheses to arrive at a conclusion about the population. The research philosophy considered by the researcher was positivism with the deductive approach to research. The research progressed through survey method of research strategy and included a mono-method of data gathering using only structured interview schedule to collect primary data that can be quantified, from the respondents. the researcher employed a cross-sectional time frame for data collection using the interview schedule and these were quantified and tested using various statistical tools and techniques.

The data to be analysed were collected exclusively through primary data collection methods. For the same, only the female secretaries of WCS were considered for the study. Secondary data were also utilized by the researcher to comprehend more about the current status of the respondents, to know more about the population and to get a deeper knowledge about the theoretical background. The secondary sources made use of were mostly official websites of the Cooperative Department of the state of Kerala, the CAMIS website of the Audit department of Kerala, Official website of Vanitha Fed etc. Some report from the part of Govt. were also referred to understand the current status of the Women Empowerment in Kerala. These where not used in the analysis process.

The determination of size of the population was done by the researcher by collecting a list of Women Cooperative Societies, from the Joint Registrars of Cooperatives, which are currently working in their respective areas and are not dormant or liquidated. A total of 850 WCS were identified in working condition and then Krejcei and Morgan's formula was made use of to determine the sample size required for the study. A multi- stage random sampling was employed in which the first stage grouped the Kerala into 14 groups (14 Districts), the second stage picked the district with highest count of WCS in them, and the third stage brought out proportionate samples amounting to 265 (Krejcei and Morgan's formula) from the WCS with female secretaries from three districts selected prior based on the proportion of the WCS in the three districts selected. In the last stage (fourth), the sampling units were selected using computer generated numbers from the three districts selected.

Interview schedule was structured into: demographic profile of the respondents, job specific characteristics of the respondents, Success factors of Operational Excellence, Indicators of Personal Empowerment, Social Empowerment and Workplace Empowerment, Generalized opinion on WCS, and Challenges faced while working in WCS. Data thus collected were coded using the MS Excel and then exported to the SPSS software for further analysis.

The version 26.0 of the IBM SPSS was utilized for analysing the data and variables. Confirmatory Factor Analysis and the Structural Equation Modelling were done using SPSS AMOS 23.0. Statistical techniques employed for data analysis were the frequency and percentages and other descriptive statistical tools such as mean and standard deviations. One way ANOVA and post hoc tests for multiple comparisons were also employed to analyse the differences in means. CFA and SEM were made use of to develop and validate a new model proposed by the researcher through the study.

The research journey covered the time period from October 2018 to December 2024. The data collection from the three districts of Kerala, namely- Kannur, Kozhikode and Malappuram took place during the time period of April 2022 and December 2023.

6.2.5 Chapters at a glance

The thesis was divided into eight chapters. The first chapter introduces the research by stating the background of the study, the research problem, objectives, hypothesis derived from the objectives and also the scope of the study. Variables used for the study were also enlisted along with their sources and explained while introducing briefly the important definitions that has to be understood to comprehend the current study better. Methodological part was also mentioned in this chapter. The chapter two dealt with the reviews of past literatures. The PRISMA flow diagram along with the keys used for the systematic literature review was mentioned in this chapter. The research gaps identified were enlisted at the end of the chapter. Theoretical framework of the study forms the third chapter in the current thesis. All the relevant theories forming the basis of the study along with the structure and concept of Cooperation were mentioned in this chapter. The analysis and inferences were stated in the chapters four and five. The descriptive analysis was explained in the chapter four along with their inferences and the SEM analysis was reported in the chapter five along with the hypothesis development, and CFA report. The mediation analysis was reported in the chapter six. The study was summarized in the chapter seven along with the list of major findings and the model that was developed through the current study. Finally, the recommendations and implications were provided in the chapter eight.

6.3 Findings of the Study

This section was prepared by shedding light onto the major findings of the study. The findings drawn from the current study are enumerated under different headings based on the objectives and tool of analysis. The major headings under which the findings were recorded are:

1. Descriptive Statistics of the samples- which includes the frequency distributions, percentages, and Mean Scores and Standard Deviations.

2. Effect of Employee Profile of respondents and the Job characteristics on the Operational Excellence Factors- using One-way ANOVA

3. Effect of Job Specific characteristics on the Women Empowerment Indicators- using the One- way ANOVA

4. Impact of Personal Empowerment indicators on the Operational Excellence- SEM Analysis

5. Impact of Social Empowerment indicators on the Operational Excellence- SEM Analysis

6. Impact of Workplace Empowerment indicators on the Operational Excellence- SEM Analysis

7. Influence of Decision-Making capability in the relation between self-esteem and Leadership- Mediation Analysis

6.3.1 Descriptive Statistics of the samples

This section enumerates the findings related to the Descriptives of variables used for the study. The section is divided into: (1) Frequency Distribution, Mean Score and Standard Deviations of Employee profile of the secretaries of WCS, (2) Frequency distribution, Mean Score and Standard Deviations of the job specific characteristics of the Secretaries of WCS, (3) Frequency distribution and Percentages of the generalized opinion given by the Secretaries on the matters of WCS, (4) Frequency Distribution, and Percentages of Difficulties faced by Secretaries while working for WCS, (5) Frequency Distribution, and Percentages for various services offered by the WCS in Kerala, (6) Frequency Distribution, and Percentages of types of Ventures set up by the WCS in Kerala, (7) Mean and Standard Deviations of items of Constructs under Operational Excellence, and (8) Mean and Standard Deviations of items of Constructs under Women Empowerment.

6.3.1.1 Frequency Distribution, Mean Score and Standard Deviations of the Employee profile of the Secretaries of WCS:

A. Frequency and Percentages of Age wise classifications:

- Majority of the respondents (78.5%) fall between the age of 26 years and 50 years. The work force in WCS in Kerala is predominantly comprised of mid- career professionals. This is because, the work force falling under middle age are often capable of holding key administrative roles as they are found to have more experience, ability to manage complex tasks and also, they present a higher level of responsibility.

- There was a minimal number of secretaries (2.3%) who fall under the age of 25 years. This may represent the requirement of prior work- experience or specific qualifications to handle the secretary role in WCS.

- Out of 265 respondents, only 51 were aged above 50 years of age, which made up to 19.2% of the responses.

B. Frequency and Percentages of Educational Qualification wise classifications:

- The secretaries of majority of the WCS (65.3%) are qualified with an under graduate degree. It indicates that educational attainment is important for working in these roles. Secretaries today are expected to be knowledgeable in various tools and systems which are crucial in the scenario of technological advancements and innovative administrative practises.

- Those with post-graduation and diploma are almost equally distributed (35% and 39% respectively). It implies that both diploma and PG courses are valued as comparable competence and expertise in administrative roles. PG holders tend to have more academic perspective and advanced problem-solving skills, and the Diploma holders are equipped with more practical and skill-oriented training.

- The minority are qualified with secondary or senior secondary qualifications (2.3%). This provides evidence for the growing importance of Under graduate and

Post graduate degrees as qualification in gaining professional roles in administrative support.

C. Frequency and Percentages of Marital Status wise classifications:

- An overwhelming percentage of respondents (98.9%) are married. This clearly eliminates the prejudices that married women are restricted to career freedom or choices in the current society.
- Only the minute percentage of the respondents (0.12%) amounting to three in number are unmarried or widowed.

D. Means and Standard Deviations of Employee Characteristics of the Respondents

- The Mean Score of Age (2.17), Educational Qualification (3.86) and Marital Status (1.02) implied that the age of Secretaries were moderately low, while comparatively, the educational qualifications of the Secretaries were moderately high. The marital Status was quite uniform within the sample Secretaries selected for the study. The samples are younger people with high qualifications and are predominantly married.
- The Standard Deviations for Age (0.432), for Educational Qualification (0.804) and Marital Status (0.150) indicates that there were high variations in the responses to Educational Qualifications while the responses to marital status were much less varied or unanimous. The responses to Age only moderately varied among the respondents.

6.3.1.2 Frequency distribution, Mean Score and Standard Deviations of the job specific characteristics of the Secretaries of WCS:

A. Frequencies and percentages of Salary wise classification:

- Major part of the respondents (54.3%) has salary between 25000 and 50000. Hence, the typical remuneration of the Secretaries in WCS falls into middle-

income category. The WCS tries to provide a moderate but stable compensation to the administrative workforce, in line with the industry norms.

- A very negligent number of secretaries (4.5%) are paid above 75000. This would reflect the overall financial structure of the WCS that they may be operating under limited capacity to offer higher salaries.

B. Frequency and Percentages of work Experience wise classifications:

- Most of the secretaries (50.2%) who responded to the questions are well experienced with a work experience of 10 to 20 years. The secretaries have retained their positions for longer periods which may be an indicator of organizational commitment among the Secretaries of WCS.

- Above 20 years of experience was not frequently noted (18.5%). This may be related to the higher number of graduate secretaries. As the age at the time of joining the WCS increases, the number of years they serve till retirement will decrease.

- The number of secretaries with below 10 years of experience also amounted high (31.3%), which may be the result of the growth in the number of women cooperative societies being set up recently. Hence, there were many new recruitments to the post of Secretaries of WCS.

C. Frequency and Percentages of classifications based on number of subordinates:

- The vast majority of secretaries (84.9%) had only lower than 10 employees under them. The posts in WCS were found to be limited. This may be the reason for lower number of employees recruited in WCS.

- The WCS with above 20 employees working under a secretary was very minute. They accounted to only 3.8% of the total responses.

- The 11.3% of secretaries in WCS in Kerala have 10-20 subordinates under them. Hence, we can understand that there are WCS in Kerala that have been successful in creating more employment posts in them.

D. Means and Standard Deviations of Job Characteristics of respondents:

- The Mean and SD of Job Characteristics were found to be close to each other.
- Comparatively most prominent one was salary with the highest SD of 0.767. and a Mean Score of 1.92. It indicated the lower salary scale that was paid to the Secretaries, but the responses varied greatly among the samples.
- Work Experience also showed a lower Mean value (1.87) with higher variation (0.695) among them. Hence, it was understood that the experience of the current Secretaries was moderately low on average scale.
- The lowest Mean Value (1.19) was found in the Number of Subordinates working under the Secretaries in WCS in Kerala. It was very low on average scale without much variations (0.479) in responses.

6.3.1.3 Frequency distribution and Percentages of the generalized opinion given by the Secretaries on the matters of WCS:

- The opinion on the need for more literate board members were almost same. 54.7% percentage of respondents opinionated that there was a need for educated, literate and knowledgeable board members in their WCS. More than half of the respondents view literacy as key criterion for the BOD, to assist in informed decision making.
- No political influence in the Board was noted, as the majority (76.2%) responded negatively towards the question on influence of politics in the managing committee.
- Yet, there was still a 23.8% of secretaries in WCS who had to deal with issued related to politically influence Managing Committee. This may hinder the transparency and integrity of the decision- making process in WCS.

- Regarding the need for men in the managing and functional areas of WCS, the majority (87.2%) suggested that there was no need for the presence of men.
- But, a 12% had opined that the functional areas are out of the control and capability of women and men are needed in these areas.

6.3.1.4 Frequency Distribution, and Percentages of Difficulties faced by Secretaries while working for WCS:

- It was found that majority had no problems of cooperation from the board or less initiatives from the part of the managing committee members in the functioning of the WCS. These responses accounted to over 80% of the total respondents. Hence, it is evident that there were no widespread accusations of lower cooperation and initiation from the part of managing committee or the BOD.
- Some secretaries have opined that less cooperation from the board members have led to a difficult position in starting new ventures and many daily decision-making processes. Only 11.3% responded negatively towards the statement of Cooperation from the board members
- The customers' attitude does not pose a problem for majority of the WCS functioning. Almost all the respondents had disagreed to the statement there were problems of customer attitude.
- A minute percentage of WCS have some difficulties from the part of customers in terms of compliance with the policies and due dates. Only 1% of the total responses was positive towards the statement.
- The attitude of Govt. towards the WCS and Govt. restrictions imposed on them are not a threat that majority (93.2%) of WCS face.
- Yet, there are WCS (6.8%) that suffer due to strict rules and formalities to get things approved from the part of the Govt. and feel like the Govt. is indifferent towards the Women Cooperative Societies.

- Work life balance was not agreed to be a major threat to most (94.7%) of the secretaries.
- Only 5% of the secretaries suffer from work-life balance issues.
- Majority (95.1%) of the Secretaries were not concerned about the stress and over-load of work in the WCS.
- Financial assistance from the govt. was a concern of a considerable proportion of secretaries (35.8%). They state that the financial assistances in the form of seed capital, subsidies and Grants are not open to the WCS as they are to the other commercial banks.
- But, in terms of numerical data, 64% disagree with any shortage of funds from the govt.
- Limited borrowings were not a major difficulty faced by majority of WCS as reported by the 96.6% of the respondents.
- Corruption in cooperative sector was disagreed upon by majority (95.8%) of the respondents.
- Yet, a minute 4% still had to face step-backs due to corruption prevalent in the sector and due to the actions of fraudulent secretaries.
- Loan over-due was noted as a problem in the WCS that the researcher studied.
- Majority (96.2%) of the WCS had no over-dues or Loan recovery issues.
- While addressing the severity of each reported difficulties, the financial assistance from the part of Government was the most reported one, followed by the lack of initiation and cooperation from the part of the Board members.
- Govt. restrictions, work-life balance and stress and workload had similar responses and are to be addressed even though their prevalence is low.

6.3.1.5 Frequency Distribution, and Percentages for various services offered by the WCS in Kerala:

- Loans and deposits services are most frequently provided to the members by the WCS in Kerala. Both being 97.7%, it can be understood that almost all the WCS responded positively provides both loans and deposits services side by side.
- Chitti services (82%) and cheque clearing services (63.8%) are the next most provided services.
- E-payments like RTGS, NEFT, Pay-order etc and the demand draft services are the least provided services in WCS in Kerala. It may give the picture of lack of network infrastructures in the WCS in Kerala.

6.3.1.6 Frequency Distribution, and Percentages of types of Ventures set up by the WCS in Kerala:

- Almost 36 % of the WCS had no ventures functioning under them. This finding is backed by the findings of Nair & Moolakkattu, (2015) that in the Kottayam district of Kerala, the WCS services are confined to small scale banking activities.
- The most prominent form of ventures started by the WCS is tailoring unit (17%) and garments units (16.2%).
- Neethi medical stores are also widely established under WCS. almost 14% of the respondents reported that they have Neethi medical stores functioning under them.
- Some WCS have consumer stores (9.4%) and Vanitha hotels (4.5%) functioning under them.
- A considerable number of WCS (40.4%) has miscellaneous small ventures like e-Seva Kendra, coaching centres etc. under them.

6.3.1.7 Mean and Standard Deviations of items Operational Excellence constructs:

- All the respondents without much variations in their responses (SD= 0.398) agreed to the statement that 'good leadership promotes effective team and group performances'. It scored the highest mean value of 4.80.
- Other items which assessed the clarity in vision and direction among the TMT, motivation and empathy from the TMT towards the employees were perceived similarly as their mean values showed closer numbers (Mean Values= 4.72, 4.71, 4.70 and 4.74 respectively).
- The items pertaining to Human Resource Management Practices obtained Mean Values closer to each other, ranging from 4.71 to 4.79. their Standard deviations also depicted that there were moderately high variations in the responses to these statements.
- The annual performance measurement was the statement to which most of the respondents positively agreed to with the highest Mean Value of 4.79.
- The statements of Operations Strategy also obtained strong positive responses. The use of IT for cost reduction was the statement that obtained the highest Mean Value of 4.62 and an SD of 0.501 which indicated higher deviations in the responses.
- The standardization level of the WCS was not strongly supported by the secretaries of some WCS as the Mean Value amounted to 4.45 which was the lowest among the statements of OS. The SD showed even higher variations in responses as the value was 0.535.
- The statement with the highest mean value in the Involvement Culture construct was about the mutual support in solving the work problems which gave a Mean of 4.77 and an SD of 0.467.
- The lowest mean value was found to be 4.71 which was obtained for the statement 'being at work gives a feeling at home'.

6.3.1.7 Mean and Standard Deviations of items Women Empowerment constructs:

A. Indicators of Personal Empowerment:

- The indicators of personal empowerment (Self-Esteem and Self-Efficacy) obtained similar responses. The mean values of items of Self-Esteem ranged from 4.83 to 4.88 which is an above average value showing the strong agreement towards the statements. The standard Deviation confirmed that similarity in responses as they ranged between 0.326 to 0.386, which are less than moderate variations.
- All the respondents agreed that they are satisfied with themselves, are hardworking and they feel good about themselves. Mean Value ranged from 4.82 to 4.66.
- The responses were positive towards the statements of Self-Efficacy.
- Majority strongly agreed that they could solve problems by themselves and stick to their goals even if there are oppositions.
- The mean value was slightly lower for the statement denoting handling of stressful situations (Mean Value= 4.66, SD 0.535).

B. Indicators of Social Empowerment:

- Decision-making capability and the Economic Empowerment among the respondents scored Mean and SD values in close range.
- The freedom to choose work field had the highest mean score (4.77), closely followed by freedom to make decisions in daily work problems (4.76) and freedom to choose husband (4.72).
- The Standard Deviations 0.446, 0.435 and 0.468 respectively represents a moderately higher variation in responses, which implies that the respondents had varying perceptions on their decision-making capability.

- There was lower control over the respondents' income and expenditures by them (mean= 4.78, SD= 0.414)
- Stronger agreement can be seen in decisions about their savings (Mean= 4.80, SD= 0.398) and in understanding the necessity of financial literacy and financial wellbeing (Mean= 4.80, SD= 0.398).
- The respondents strongly agreed that they have intentions to improve financial awareness so that they can cope up with their financial distress (Mean=4.82, SD= 0.386)
- Regarding the removal of barriers to women economic participations, strong agreement can be noted, but with highly varied opinion among the respondents (Mean=4.79, SD= 0.406).

C. Indicators of Workplace Empowerment:

- Opinion on organizational commitment among the respondents were highly positive, but at the same time highly varied among them.
- TMT were said to constantly inquire into better ways of service development for its beneficiaries (Mean= 4.81, SD= 0.414).
- There was impartial evaluation by the TMT (Mean= 4.78, SD= 0.443), while they encourage new ways of problem solving in work-related matters (Mean=4.78, SD= 0.438).
- The respondents seldom think of leaving the organization, but this opinion was highly varied among the respondents (Mean= 4.77, SD 0.454).
- Secretaries had lower control over what happens in their respective departments (Mean= 4.72, SD= 0.484), but enjoy freedom and independence in how they can perform their job (Mean= 4.73, SD= 0.478).
- It was found that the respondents were confident in their abilities to do their job (Mean=4.74, SD= 0.473) and to lead the organizations' matters when the leaders are out of ideas (Mean= 4.74, SD= 0.496).

6.3.2 Effect of Employee Profile of respondents and the Job characteristics on the Operational Excellence:

Here, the findings of Analysis of Variance of the Employee characteristics such as age, education and marital status and the Job characteristics such as salary, work experience and number of employees under the secretaries are done considering a common dependent variable- Operational Excellence. For better understanding, the section is divided into two headings- (1) Effect of Employee Characteristics on OPEX, and (2) Effect of Job Characteristics on OPEX.

6.3.2.1 Effect of Employee Characteristics on OPEX:

A. Age and OPEX:

- The P-Value at 95% level of confidence was found to be above 0.05 (Leadership= 0.898, Human Resource Management= 0.551, Operations Strategy= 0.316 and Involvement Culture= 0.422) for all the OPEX factors in relation to various age groups.
- Variation in age does not change the opinion on the top management team among the secretaries of WCS in Kerala. The opinions were very similar among the secretaries belonging to various age groups.

B. Educational Qualification and OPEX:

- Secretaries who obtained various educational qualifications responded to the statements regarding OPEX similarly.
- Not much variation was seen in the means of different groups as the P-Value was found to be- Leadership= 0.507, HRM= 0.351, Operations Strategy= 0.993 and Involvement Culture= 0.468. These are beyond the recommended range of 0.05 at 95% confidence level.

C. Marital Status and OPEX:

- Comparing the means of OPEX among secretaries of various marital status revealed that there was not much difference in their means. P- values of 0.652,

0.544, 0.398 and 0.621 of the Leadership, HRM, OS and IC respectively, are above 0.05.

- Variation in marital status does not trigger change in the opinion about the OPEX among the Secretaries of WCS.

6.3.2.2 Effect of Job Characteristics on OPEX:

A. Salary and OPEX:

- The salary was found to have no influence on the Leadership in the WCS in Kerala. The P-Value was 0.678 which was higher than 0.05 at 95% confidence level.

- Influence of salary on the Human Resource Management Practices, Operations Strategy and Involvement Culture in WCS were also found to be insignificant (Significance Values were above 0.05- 0.626, 0.113, and 0.762 respectively).

B. Work Experience and OPEX:

- As the work experience varies, changes can be seen in the perception on the Top management team or the opinion about the Leadership in WCS (P-Value= 0.012).

- Within the group of respondents above 20 years of experience, there can be seen a unanimous opinion about the Leadership, while respondents with below 20 years of work experience have their differences in opinion.

- Human resource management practices, Operations Strategy and Involvement Culture does not show major differences in their while comparing their means as the Significance values were 0.528, 0.842 and 0.163, respectively, which are above 0.05 at 95% confidence level.

- As the Work experience varies, there is no much resemblance in the opinion about the HRM, OS and IC of OPEX.

C. Number of Subordinates and OPEX:

- Change in the number of subordinated under the respondents did not have any influence on the Leadership (P-Value= 0.803), HRM (P-Value= 0.422), Operations Strategy (P-Value= 0.819) and the Involvement Culture (P-Value= 0.238) in their WCS.

- The F-statistic in case of Involvement Culture was more than one which depicted a higher variance in Mean between the groups than the variance within the groups.

6.3.3 Effect of Job Characteristics of the respondents on Women Empowerment in WCS:

A. Salary and Women Empowerment:

- The change in salary of secretaries of WCS was found to have influence on the level of Self-Esteem they developed (P- Value= 0.037). The secretaries with higher salary scale were found to score better on the self-esteem parameter.

- Self-efficacy among the secretaries were not influenced by the salary they earned (P-Value= 0.235)

- Indicators of Social Empowerment (decision- making capability and Economic Empowerment) were not influenced by the salary group the respondents fell into (P-Values= 0.122, 0.741 respectively).

- Organizational Commitment and Psychological Empowerment (indicators of Workplace Empowerment) were not significantly influenced by the variations in salary scale (P-Value= 0.780 and 0.309 respectively).

B. Work-Experience and Women Empowerment:

- There were not much differences in means of various groups in relation to opinion about the Self-Esteem (P-Value= 0.110), Self-Efficacy (P-value= 0.102), Economic Empowerment (P-Value= 0.308), and Organizational Commitment (p-Value= 0.801).

- Work experience was not found to have any influence on these WE indicators, except Decision-making capability (P-Value= 0.024) and psychological Empowerment (P-Value= 0.003).

- The respondents with experience below 10 years and above 20 years had their differences in opinion about the decision- making capability within themselves, while the respondents with experience between 10 and 20 years had similar views.

- The influence of Work-experience on Psychological Empowerment was seen between the groups of below 10 years and 10-20 years of work experience. They had different opinions.

- The respondents with higher work experience had similar view- points regarding the Psychological Empowerment at WCS.

C. Number of Subordinates and Women Empowerment:

- The Personal Empowerment indicators were not significantly influenced by the change in the number of Subordinates under the respondents, as the P-Values obtained were 0.520 for Self-Esteem and 0.196 for Self-Efficacy.

- In case of Decision- making and Economic Empowerment (Social Empowerment indicators), the influence of the number of subordinates was again insignificant, evident from the P-Values 0.735 and 0.347 respectively, which are higher than 0.05.

- Organizational Commitment (P-Value= 0.171) and Psychological Empowerment (P-Value= 0.240) were not influenced by the change in number of Subordinates under the respondents.

6.3.4 Impact of Personal Empowerment indicators on the Operational Excellence

- The SEM analysis showed that there is significant positive impact of Self-esteem of the secretaries on the Human Resource management factor (Beta value= 0.218, P-Value= <0.001) and the Involvement Culture (Beta Value= 0.256, P-Value= <0.001) factor in the WCS.

- As the self-esteem among the secretaries improve, there is also positive changes in the HR practices and better involvement culture in the WCS.
- There was a notable impact on self-Efficacy of the secretaries on the Leadership (Beta Value= 0.188, P-Value= 0.003) and Human resource management (Beta Value= -0.139, P-Value= 0.009) factors in WCS.
- The rise in Self-efficacy among the secretaries improves the leadership in WCS.
- The impact is negative in case of Human Resource Management. Improvement in Self-efficacy adversely affects the HR practices.
- There was no significant impact of self-esteem on Leadership (Beta Value= 0.058, P-Value= 0.389) and Operations strategies (Beta Value= 0.090, P-Value= 0.164).
- No impact of self-efficacy on Operations Strategy (Beta Value= 0.059, P-Value= 0.323) and Involvement Culture (Beta Value= 0.026, P-Value= 0.547) was revealed.
- An improvement in Self-esteem and Self efficacy among the secretaries does not promote any better operations strategies in WCS.
- Self-esteem does not affect leadership like the self-efficacy.
- The level of Self-efficacy among the secretaries, on the other hand does not affect the involvement culture in WCS

6.3.5 Impact of Social Empowerment indicators on the Operational Excellence

- The impact of Decision-making capability of the secretaries in WCS were positive and high on all the four OPEX factors, namely- Leadership (Beta Value= .359, P-Value= <.001), HRM (Beta Value= .461, P-Value= <.001), operations strategy (Beta Value= .341, P-Value= <.001) and involvement culture (Beta Value= .359, P-Value= <.001).
- The Improved decision-making capabilities would result in better OPEX results in the WCS.

- However, the changes in economic empowerment had no impact on the leadership (Beta Value= -.058, P-Value= .350), HRM (Beta Value= .061, P-Value= .254) or operations Strategy (Beta Value= .002, P-Value= .970) in WCS.

- Economic empowerment had a negatively significant impact on the involvement culture (Beta Value= -.099, P-Value= .020) in WCS. As the economic empowerment improves, there is an adverse effect on the involvement culture in the WCS.

6.3.6 Impact of Workplace Empowerment indicators on the Operational Excellence

- In terms of the workplace empowerment, its impact in case of organizational commitment is significant and positive on the Leadership (Beta Value= .144, P-Value= .027), HRM (Beta Value= .196, P-Value= <.001) and Involvement Culture (Beta Value= .447, P-Value= <.001) factors.

- The insignificant impact was revealed in case of the organizational commitment and operations strategy (Beta Value= .077, P-Value= .195) in WCS.

- Psychological empowerment on the other hand, showed significant high positive impact on the involvement culture (Beta Value= .390, P-Value= <.001) in WCS. Secretaries with better psychological empowerment will promote better involvement cultural practices in the organization.

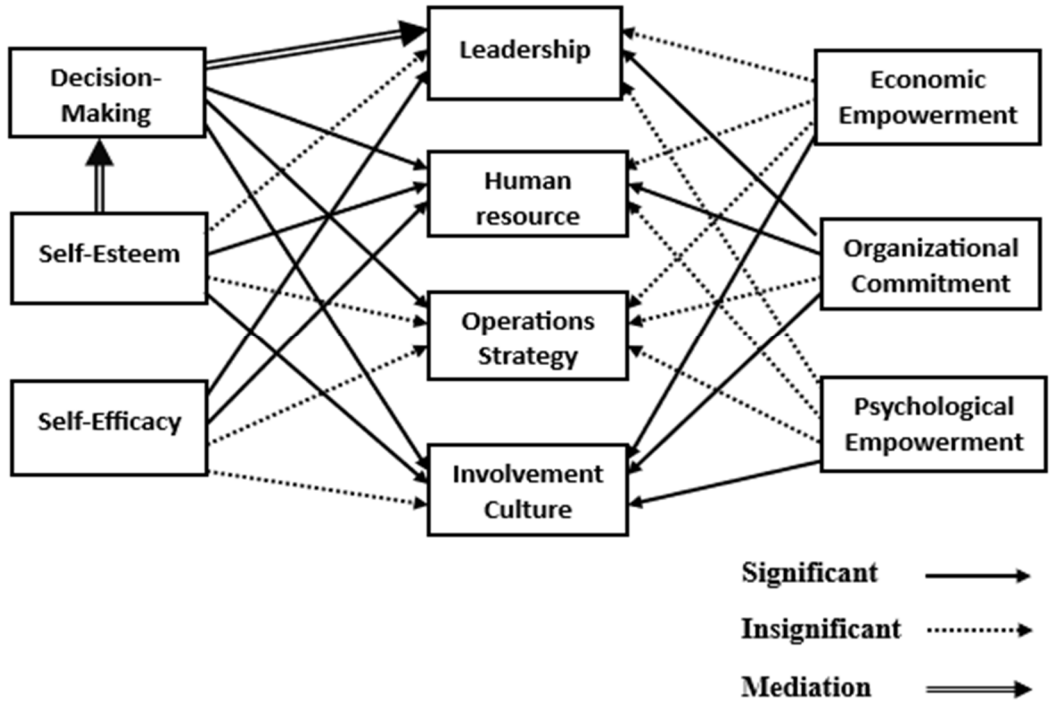
- No impact was found by psychological empowerment on the Leadership (Beta Value= .054, P-Value= .374), HRM (Beta Value= .092, P-Value= .079), and Operations Strategy (Beta Value= .110, P-Value= .064) in WCS.

6.3.7 Influence of Decision-Making capability in the relation between self-esteem and Leadership

- Mediation analysis conducted revealed that the path from the Independent Variable (Self-Esteem) to Mediating Variable (Decision- Making) had a CR value of 5.986 which is above 1.96, beta value of .385 and the P-value is below .05, indicating a significant path.

- The path from Mediating Variable (Decision Making) to Dependent variable (Leadership) was also found significant as the p-value at 95% confidence was below .05, CR value of more than 1.96 (4.868) and Beta value of .359.
- The indirect effect from Self-esteem (IV) to Leadership (DV), through Decision making (MV) was also found significant with the value of significance .000 which is less than .05. the indirect effect was thus confirmed.
- The direct effect from Self-esteem to Leadership (IV-DV) was not significant as the P-value was way above .05. better self-esteem among secretaries did not promote better opinion about Leadership in WCS.
- Significant indirect effect and insignificant direct effect led to the conclusion that the mediation effect was full mediation.
- The impact of self-esteem among the secretaries of WCS on leadership exists only in the presence of good decision-making capability showcased by the secretaries.

6.4 Research Model Developed through the Study



6.5 Conclusion

A number of studies have been conducted in the area of operational excellence in almost every sector, whether it be manufacturing sector, service sector etc. Operational excellence is essential for the growth of organization and of all sizes of industries due to its characteristics of search of quality, efficiency and effectiveness (Aguilera et al., 2019). They also finally find apt definition for operational excellence as a high business strategy, aimed at improving the efficiency and effectiveness of the business processes, with a punctual approach to culture of the people. The authorities and board members are constantly striving to implement various strategies so as to attain operational excellence in the organization. So as to attain the same, it is of utmost importance that the requirements of business are clearly established, effectively communicated and also periodically assessed, and the same must minimize and eliminate unnecessary operating costs (Bigelow, 2002).

There are several studies that examines various factors that contribute to achieving operational excellence. Mahmoud Maqableh and his companions proposed a theoretical framework to investigate the factors of operational excellence. They state that operational excellence can be identified as a competitive weapon which service firms should seek so that they can provide world class operational performance. They further found Leadership as the largest factor for operational excellence and that human Resource Management has positive impact on operational excellence of a firm. The service quality aspect and organizational performances along with operations strategy are poorly understood entities, but all the way implicitly impact the operational excellence. Organizational culture and effective commitment are the other two factors that have an impact on the operational excellence module of a firm (Maqableh et al., 2016).

As stated before, operational excellence can be sought as a weapon to attain a higher performance in the organizations in every sectors. Service co-operatives are also not an exception. They implement various strategies so that they can provide a better service to the society as well as improve their organizational existential goals. Many a time, we have seen that the co-operative sector plays a crucial role in the upliftment

of the rural area where there is a lack of both financial and human resources. They also create more employment opportunities and promote a greater number of entrepreneurs which ultimately enhance the financial security and social status of its members (Chakraborty et al., 2019). They also say that women are especially merited from this platform and that they are not only empowered, but also financially and socially stabilized, standard of living is raised and could provide better education for their children. The non-financial services offered by the micro-finance institutes such as training/ skill development programs and social capital development had a positive relationship with women empowerment (Ul-hameed et al., 2018). Participation as an end by which women are directly involved in planning, deciding and taking part in development process is what the women do in the NGOs and this participation has a positive relation with women empowerment (Nikkhah, 2016). Thus we can say that co-operative platforms contributes women empowerment and thus to the overall development of a nation.

The study dealt with the Women Empowerment (WE) and its effect on the Operational Excellence (OPEX) factors in the context of Women Cooperative Societies where the institution is owned and operated by women. The major determinants of Women Empowerment and the critical success factors of Operational Excellence were identified from the literatures and the researcher adopted and adapted from the existing validated scales of measuring both Women Empowerment and Operational Excellence so as to proceed with the study. The variables found as determinants of WE were – Personal Empowerment (Self-Esteem and Self-Efficacy), Social Empowerment (Decision Making and Economic Empowerment), and Workplace Empowerment (Organizational Commitment and Psychological Empowerment). Furthermore, the critical success factors of OPEX were- Leadership, Operations Strategy, Human Resource Management, and Involvement Culture.

The descriptive statistics of the items were studied and on its basis ANOVA test was made use of to understand any differences in opinion among the respondents belonging to different job characteristic group about the OPEX factors and WE indicators. The ANOVA results showed that (i) there was no difference in opinion

about the various operational excellence factors among the different salary groups of the respondents, (ii) significant difference in opinion on Self-esteem among the salary groups, (iii) is no significant difference in opinion on Self-efficacy, decision making, Economic Empowerment among the secretaries, Organizational Commitment and the Psychological Empowerment at work place, among the different salary groups among the respondents, (iv) opinion on Leadership at the women cooperative society differ among the difference in work experience, (v) Opinion about all the other OPEX factors does not have significant difference within the different work experience groups, (vi) decision making and psychological empowerment factors varied among the different work experience, (vii) It means the self-esteem, self-efficacy, economic empowerment and organizational commitment factors were not different among the secretaries with varied work experiences, (viii) no significant difference in opinion on OPEX factors among the secretaries with varied number of employees under them, and (ix) no significant difference in opinion on various WE factors among the secretaries with varied number of employees under them.

The study is unique in the sense that the researcher proposes a full model to test the impact of Women Empowerment determinants prevalent among the secretaries of Women Cooperative Societies on the Operational Excellence Factors in the Societies. The researcher makes use of the Co-Variance Based Structural Equation Modelling technique to test the hypotheses and establish the relationships.

The major objectives include the analysis of relationship between Job characteristics and the Variables used in the study, and the SEM objectives of the impact of each WE determinant on Each OPEX factors prevalent in the Women Cooperative Societies., the assessment model showed the following significant paths:

- Self-Esteem on Human Resource management and Involvement Culture
- Self-Efficacy on Leadership
- Self- Efficacy on Human Resource management (negative)
- Decision making on all Four factors of Operational Excellence
- Economic Empowerment on Involvement Culture (negative)

- Organizational Commitment on Leadership, Human Resource management and Involvement Culture
- Psychological empowerment on Involvement Culture.

Through the overview of the significant paths, we can understand that Self-esteem has a positive impact on the Human resource management factor and the Involvement Culture factor of Operational Excellence. It means that when self-esteem of secretaries rise, they tend to create a better Human Resource management practice and Involvement Culture Practices in the organization. Similarly, Self-efficacy and Leadership shows a significant relationship which concludes that an increase in self efficacy among the Secretaries will improve the Leadership Practices in The Women Cooperative societies. Decision Making Capability among the secretaries show an excellent relation with all the four OPEX factors. It indicates that a secretary whose decision-making capability improves will promote efficiently towards the Operational excellence of the institution in all four Critical Success factors. Organizational Commitment of the secretaries affects the Leadership, HRM and Involvement Cultural Practices of the firm as they show a significant Impact in the Structural model. Thus, high Organizational commitment would lead to better leadership, HRM and Involvement Culture in the institution. Psychological empowerment among the secretaries leads to better involvement culture as the path between the two are significant in the SEM model.

However, the impact of Self-efficacy on HRM and Economic Empowerment on Involvement Culture was seen to be negative. So, in the Women Cooperative Societies, it was assessed that the improvement in Self-efficacy and Economic Empowerment among the secretaries adversely affected the HRM and Involvement Culture.

The following paths were found insignificant in the measured SEM model:

- Self-Esteem On leadership and Operations Strategy
- Self- Efficacy on Operations Strategy and Involvement Culture

- Economic Empowerment on Leadership, HRM and Operations Strategy
- Organizational Commitment on Operations Strategy
- Psychological Empowerment on Leadership, HRM and Operations Strategy

The changes in Self-esteem of Secretaries did not have any impact on leadership, which indicates that self-esteem of the Secretaries does not define the variations in the Leadership Behaviours. Apart from the decision-making Capability of the secretaries, no other WE determinant has a significant impact on the Operations Strategy perception in the women Cooperative Societies. Thus, we can conclude, operations Strategy is not affected by any of the WE determinants except Decision Making Capabilities of the secretaries. Economic Empowerment and psychological Empowerment was found not to affect Leadership, HRM or Operations strategy. Hence, we can say, an improvement in economic empowerment or psychological empowerment among the secretaries does not make any variations in the HRM or leadership in the Women Cooperative Societies. Furthermore, it was also found that Self-Efficacy among the secretaries does not have an impact on the Involvement Culture of the WCS. It indicates that better self efficacy among the secretaries does not necessarily mean better Involvement Culture in the WCS context.

A mediation analysis was also included in the SEM with the Decision making as mediating variable influencing the effect of self-esteem on Leadership factor. It was found that there was a full mediation from the independent variable self-esteem to the dependent variable Leadership through the mediating variable decision making. It was concluded from the results of SEM mediation where the indirect effect was found significant, but the direct effect was insignificant. From these major finding, in general we can conclude that WE determinants do have impact on the OPEX factors in the context of the Women Cooperative Societies with women Secretaries. Thus, the model has been proven fit in the WCS scenario. Further the researchers can try testing the model in other institutions where the women lead.

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Chapter 7

RECOMMENDATIONS

7.1 Introduction:

The study on the impact of Women Empowerment indicators on the Operational Excellence factors have provided the researcher with useful insights into the functioning of WCS, the current level of Women Empowerment and how empowering the secretaries can contribute to the improvement in Operational Excellence. Based on the findings, the following recommendations were made:

7.2 To Govt. and Policy Makers:

- Salary is a prominent factor that promote self-esteem among the employed women as seen from the study. Reasonable salary scales may be implemented so that women's personal empowerment may improve.

- Self-esteem on the other hand is one of the factors that has a great impact on the Human Resource Management practices and the Involvement Culture adopted in the WCS. Thus, ways to improve the self-esteem may be taken care of so that the OPEX factors are also improved leading to a continuous improvement cycle in the WCS.

- The number of societies with no ventures or startups are not less. 96 out of 265 WCS studied have no ventures functioning under them. Policy makers may try to ease the red-tappism and formalities in introducing ventures by the WCS so that more employment opportunities are created and more returns are pooled by the WCS.

- Financial assistance shall be provided to the WCS as it is given to the other commercial banks, like loans, but a comparatively lower rate of interests.

- Subsidies and grants can be provided so that they have enough startup capital to introduce new ventures

- Legal actions policies shall be introduced in case of refusal or delay in loan repayments irrespective of the person who availed the loan.

7.3 To the Cooperative Department:

- Timely training shall be provided so as to improve their efficacy and decision-making capabilities.

- Programmes can be implemented so as to promote psychological empowerment and self-esteem among the secretaries.

- 23.8% of the respondents have opined that there is an interference of politics in the Board. Actions and policies may be taken so as to restrict the entry of any kind of politics into the women societies so that the true principles of Cooperation can be maintained and all the WCS irrespective of political sides can flourish.

- Timely training programmes may be introduced among the existing Board members to make them aware of the functioning and purpose of the WCS.

- Due diligence shall be maintained in selecting the new board members so that literacy may not be a barrier in communication with the secretaries and employees.

- The facilities like RTGS, NEFT, Demand Draft etc., are to be promoted among the WCS and hence, initiatives shall be taken from the part of cooperative departments to move the WCSs to computerized platforms.

7.4 Implications of the study:

The study focuses on the impact of Women Empowerment indicators on the Operational Excellence factors in the setting of Women Cooperative Societies. This work is intended to contribute to the theoretical knowledge, as well as into some practical insights in the area of functioning and upliftment of Women Cooperative Societies. Some of these implications are pointed out in the sections below:

7.4.1 Theoretical Implications:

Numerous research studies have been carried out in the field of operational excellence across nearly all industries, including manufacturing and services. Owing to its pursuit of effectiveness, efficiency, and quality, operational excellence can be understood essential to the growth of businesses across all sectors. Women Cooperative Societies are the organizations aspiring for a better living condition and status for its members and beneficiaries. In these terms, the study of OPEX in the setting of WCS can provide insights into the efficiency, effectiveness and the quality of functioning in the WCS. Furthermore, the current study considers the level of Women empowerment indicators prevalent among the secretaries of WCS. Hence, the study contributes to the literatures in the discipline of Women Studies and Women Empowerment researches. Additionally, the study provides a picture of what role job characteristics plays in the prevalence of Operational Excellence factors in the WCS and the prevalence of Women Empowerment Indicators among the Secretaries of WCS. This would help in identifying the points to be considered while formulating policies regarding the job characteristics of the secretaries of WCS so as to maintain a high level of OPEX in WCS and WE among its secretaries. The present study has made a substantial contribution into the current literature through the introduction and validation of a complete framework that would put into test the Upper Echelon Theory in the background of a service sector firm. The model was set to test using the secretaries of WCS. Thus, this framework can be utilized in any firms considering their top managers or middle level managers. Thus, the researchers can utilize this theory for testing the model or even further developing the model proposed by the researcher in the current study.

7.4.2 Implications to Authorities:

The present study is based on the WCS and how the personality characteristics of women secretaries impact the Operational Excellence of the WCS. In this regard, the study carries policy implications for the authorities of WCS, the Cooperative Department and the Govt. in general who aid in the policy and law creation, enforcement and aids in the smooth functioning of the WCS across Kerala. Tracking

the findings of this study, the authorities can look into the areas where there is a scope for improvement in terms of policies and rectify them so as to benefit the WCS across the State of Kerala. The study has shed light into the effect of the job characteristics of the secretaries of WCS as well. Hence, those findings related to the study can be kept in mind when amending the policies regarding the job characteristics like salary of the secretaries, the number of employees to be kept under each secretary and the experience and knowledge of the aspiring secretaries in the field of Cooperative functioning and managerial responsibilities. The study also briefly provides a note on the generalized opinion of the secretaries on various matters like need for literate board members and over indulgence of politics in the WCS. hence, these can be referred to during the policy and law amendments. Additionally, the study also put-forth valuable information on some of the difficulties that the secretaries of WCS face during in their work setting. These points would act as a guideline for the authorities to further act on improving the workplace empowerment and satisfaction among the secretaries, thereby improving the Women Cooperative Societies as a whole.

7.5 Scope for Further Research

The study conducted by the researcher covers only as limited area in the discipline of Operational Excellence and the manager's behavioural characteristics. There is much scope for future studies in this regard, out of which some are enumerated below:

1. There is potential to analyse how the managerial characteristics can be studied on the critical success factors of OPEX other than the Leadership, HRM, Operations Strategy and Involvement culture.

2. There is further scope for testing the UET theory in larger firms and more prosperous firms apart from the Cooperative Sector.

3. A comparison can be made testing the UET theory in firms with the male and female top executives.

4. Some of the characteristics that may be included in further researches are the Big Five Model of personality traits and the Operational Excellence.

5. The UET theory posits that the amount of dispersion studied among a group of managers provides stronger bases and are best to study the strategic decision-making. Here, the researcher has considered only the secretaries of WCS. There is further scope to indulge in by considering the top management teams of organizations.

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ANNEXURE

INTERVIEW SCHEDULE

I, Farisa Abdul Azees, am a research scholar, preparing my thesis on "A Treatise on the Upper Echelon's Women Empowerment and Its Influence on the Operational Excellence of Women Cooperatives in Kerala". I request you to fill the questionnaire with utmost sincerity. I assure that no information will be misused in any circumstances. Thank you.

(**SA**- Strongly Agree, **A**-Agree, **N**-Neutral, **D**-Disagree, **SD**-Strongly Disagree)

Employee Characteristics:

Age **:**
- ☐ Below 25 years
- ☐ 26- 50 years
- ☐ Above 50 years

Educational Qualification :
- ☐ SSLC
- ☐ Plus-Two
- ☐ Diploma
- ☐ Under Graduate
- ☐ Post- graduate

Marital Status :
- ☐ Married
- ☐ Un-Married
- ☐ Widowed

Job Characteristics:

Salary **:**
- ☐ Up-to 25000
- ☐ 25001- 50000
- ☐ 50001-75000
- ☐ Above 75000

Years of work experience (in years) **:**
- ☐ Below 10
- ☐ 10- 20
- ☐ Above 20

Number of Subordinates :
- ☐ Below 10
- ☐ 10- 20
- ☐ Above 20

Operational Excellence:

I- Leadership

		SA	A	N	D	SD
L1	Our top management team has clear vision and sense of where the organization is supposed to go, is going, and how to keep it on track					
L2	Our top management team steers the team in the right direction and help them to overcome obstacles on the path to success					
L3	Employees are motivated to follow the leader's example and strive towards achieving the leader's vision.					
L4	Our top management team understands an employee's position and empathizes with any problems the employee may face					
L5	Good leadership promotes effective team and group performance					

II- HRM Practices

		SA	A	N	D	SD
HR1	The Society spends a great deal of money, and have extensive employee selection process for a job in our Society (e.g. tests, interviews, etc)					
HR2	Multiple applicants are screened before a position is filled to ensure the best person is selected for the job					
HR3	We have an extensive training process for members in our Society using different kinds of training programmers					
HR4	Our Society evaluates our performance annually based on job- related criteria					
HR5	Our Society consistently reviews and updates its compensation systems to meet the needs of employees and the compensation structure is equitable					
HR6	managers give importance to work-life balance of employees					
HR7	they provide opportunity to employees for decision-making (work order, setting goals, etc.)					

III- Operations Strategy

		SA	A	N	D	SD
OS1	There is a high level of standardization, most of work procedures predefined and can't be modified.					
OS2	The firm provide wide range of services					
OS3	Society use IT for cost reduction and customer service purposes					
OS4	The Society use front office and back-office activities					
OS5	There is high level of customer participation in service delivery system					
OS6	There is new services and new procedures to improve current service delivery system					
OS7	The basic needs of customers are commonly understood in this organization.					
OS8	Our quality consistently meets the expectations of our customer on one or two key dimensions.					
OS9	We introduce new technology when it is justified by cost savings					
OS10	Our top management only gets involved in operations if the controls show that operating performance is off standard.					

IV- Involvement Culture

		SA	A	N	D	SD
IC1	Information is widely shared so that everyone can get the information he or she needs when it's needed, decisions are usually made at the level where the best information is available					
IS2	Teams are the primary building blocks of this organization.					
IC3	Working in this organization is like being part of a team;					
IC4	Organization is constantly improving compared with its competitors in many dimensions					
IC5	There is mutual support in solving work problems					
IC6	There is mutual support for non-work problems					
IC7	Being at work gives a feeling at home					

Women Empowerment

I-

Self-esteem	SA	A	N	D	SD
1. Generally, I am satisfied with myself					
2. Sometimes, I feel that I am not good at all.					
3. I think that I have several useful talents					
4. I like to work hard for achieving my goals					
5. I can do things as well as other people					
6. I feel that I do not have many things to be proud of it					
7. Sometimes, I exactly feel useless					
8. I think that I am a worthy person, at least equal to others					
9. I hope if I have more respect for myself.					
10. Generally, I feel like a failure.					
11. I feel good toward myself					
12. I know my capability and capacity					

Self-efficacy	SA	A	N	D	SD
1. If I tried enough, I could solve problematic issues.					
2. I can get what I want, even if any person opposes me					
3. I can easily stick to my goal and accomplish it.					
4. I am sure that I can deal with unexpected events efficiently.					
5. Because of my talents, I can deal with stressful situations.					
6. If I invested enough effort, I could solve most of the problems,					
7. Because of my coping abilities, I can remain calm in stressful situations.					
8. I can find several salutations when I confronted with a problem.					
9. I can find solutions if I faced with troubles					
10. I can usually deal with any problem that occurs with me					

II-

Decisions making in daily life	SA	A	N	D	SD
1. I have the freedom to choose my husband					
2. I have the freedom to choose my work field					
3. I can make a decision freely in my daily work problems					
4. My bosses respect my decisions					

Economic empowerment	SA	A	N	D	SD
1. I have decisions about my savings					
2. I enjoy equality between men and women in accessing economic opportunities					
3. The barriers to women's participation in economic matters must be removed					
4. I can buy everything I want, including household and personal supplies					
5. I have control over my Income and Expenditures					
6. Financial Wellbeing and financial literacy are necessity for women in this era					
7. I intend to raise my financial awareness to cope up with financial distress					

III-

Organizational commitment	SA	A	N	D	SD
1. My work is making a concerted effort to keep talented employees and encourage them for innovative solutions to overcome work problems					
2. I have a real belief in the Society’s mission and goals					
3. My performance evaluated impartially.					
4. My boss encourages innovative solutions to work-related problems					
5. My boss looks for better ways to develop services for beneficiaries					
6. Leaving this Organization is the least of my thoughts					

Psychological empowerment at the workplace	SA	A	N	D	SD
1. My job activities are personally meaningful to me					
2. I am confident about my ability to do my job					
3. I have considerable independence and freedom in how I do my job					
4. I have a great deal of control over what happens in my department					
5. I am confident enough to lead when the leaders are out of ideas					

What are the services offered by your Society?

☐ Loans ☐ Deposits ☐ Chitti/ GDS
☐ RTGS ☐ Clearing facility ☐ Pay order
☐ locker facility ☐ Demand Draft ☐ NEFT

Generalized Opinion:

What are the difficulties that you had to face being an employee of WCB?

☐ Cooperation & Initiation from Board members ☐ Customer Attitude
☐ Govt. Attitudes & Restrictions ☐ Work-life Balance
☐ Financial Assistance from Govt. ☐ Stress & Workload
☐ Corruption in Cooperative Sector ☐ Limited Borrowing
☐ Loan Overdue/ Lower Recovery

What steps have you initiatively taken towards uplifting the women society?

☐ Garments Unit ☐ Tailoring Unit
☐ Vanitha Hotels ☐ Neethi medical stores
☐ Consumer Stores ☐ Others
☐ No. Initiatives

Have you noticed any disturbances in the managing board due to lake of literate members?

☐ YES ☐ NO

Have you noticed problems in managing board due to political interference?

☐ YES ☐ NO

Do you think men are needed for managing an institution like yours?

☐ YES ☐ NO

Any suggestions to the govt., so as to improve your institution?

☐ YES ☐ NO