

An Assessment of Workplace Environment Among Employees of Primary Agricultural Cooperative Credit Societies (Paccs) in Cuddalore District, Tamil Nadu

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Abstract

The workplace environment plays an important role in shaping employees' attitudes, satisfaction and effectiveness in an organisation. Primary Agricultural Cooperative Credit Societies (PACCS) provide essential credit and financial services to the farming community, particularly in rural areas, and their effective functioning depends greatly on the employees who deliver these services. The present study assesses the workplace environment among employees of PACCS in Cuddalore District of Tamil Nadu. The study is based on primary data collected from 428 PACCS employees through a structured questionnaire. The workplace environment was assessed using 33 variables covering various aspects of employees' working conditions. Factor analysis was employed to identify the major dimensions of the workplace environment. The KMO value of 0.980 and the significant Bartlett's Test of Sphericity confirmed the suitability of the data for factor analysis. The analysis grouped the variables into seven dimensions: Physical Work Environment, Workplace Facilities, Work Conditions, Interpersonal Relationships, Management Support, Communication and Fairness, and Compensation and Resources. The findings reveal that employees had a moderately positive perception of the overall workplace environment, with an overall mean score of 3.33. Interpersonal Relationships recorded the highest mean score of 3.58, followed by Management Support (3.56) and Work Conditions (3.48). In contrast, Compensation and Resources recorded the lowest mean score of 2.78, indicating an area requiring greater attention.

Key words: Workplace Environment, PACCS, Cooperative Credit Societies, Management Support, Interpersonal Relationships, Work Conditions, Workplace Facilities and Compensation and Resources.

Introduction

The workplace environment is an important part of an employee's working life. Employees spend a considerable amount of their time at the workplace, and therefore the conditions in which they work can influence their satisfaction, motivation and performance. A good workplace provides proper facilities, reasonable working conditions, supportive superiors, good relationships among employees and fair treatment. When these conditions are favourable, employees are more likely to perform their duties with confidence and interest. On the other hand, poor facilities, inadequate resources, communication problems and lack of support may create difficulties for employees in carrying out their responsibilities. Primary Agricultural Cooperative Credit Societies (PACCS) have an important role in providing credit and other financial services to farmers, particularly in rural areas. The employees of these societies are directly involved in serving farmer members, processing credit-related activities, maintaining records and carrying out the day-to-day operations of the societies. Their ability to perform these responsibilities effectively depends, to some extent, on the environment in which they work. Therefore, understanding the workplace environment of PACCS employees is important for improving both employee well-being and the effective functioning of the societies.

The workplace environment includes several aspects of employees' day-to-day working experience. In this study, 33 variables were considered to assess the workplace environment of PACCS employees. These variables relate to physical facilities, workplace conditions, relationships with colleagues, support from superiors, communication, fairness, compensation and availability of resources. The study was conducted in Cuddalore District of Tamil Nadu to understand how employees perceive these different aspects of their workplace. To obtain a clear understanding of the workplace environment, the study grouped the 33 variables into seven major dimensions: Physical Work Environment, Workplace Facilities, Work Conditions, Interpersonal Relationships, Management Support, Communication and Fairness, and Compensation and Resources. The study also considers whether employees' opinions differ according to selected demographic and job-related characteristics.

Review of Literature

Gummadi A., and Devi S.A. (2013) in their study found that employee engagement had a positive relationship with job satisfaction. The study also found that training and development, rewards, and work environment were

important drivers of employee engagement. However, the study was limited to only four determinants and a small sample size from one region. Anitha J. (2014) investigated how organizational factors influence employee engagement in Indian manufacturing firms. The results of the study revealed that a supportive work environment and effective leadership were the strongest drivers of engagement. The study concluded that organizations must invest in culture and leadership development to sustain high engagement levels. Sharma, N., & Singh, A. (2019) investigated how the physical and psychological work environment influenced employee engagement in cooperative banks. The study evidenced that a positive work environment, especially one with open communication and ergonomic facilities, significantly enhanced engagement. The study recommended regular feedback mechanisms and wellness programs.

Nagesh P., Kulenur, S., and Shetty, P. (2019) conducted a study to identify factors influencing employee engagement in the banking sector. The study found that work environment, organizational image, training and development, and supervisor-co-worker relationships positively impacted employee engagement. However, decision-making was found to have no significant effect. Ibrahim F., & Ansari N. (2024) studied how engagement levels influenced workplace harmony and dispute management. The study identified that societies with high engagement supported by open-door policies, peer mediation, and emotional intelligence training experienced fewer interpersonal conflicts and faster resolution times. Raman K., & Iyer M. (2024) in their study evidenced that societies fostering shared decision-making, mutual respect, and community values reported higher engagement and lower absenteeism. The study recommends reinforcing cooperative principles through onboarding, peer mentoring, and participatory governance to sustain a values-driven work environment.

Bhattacharya S., & Ghoshal R. (2024) studied Employee Engagement and Sustainability Practices in Cooperative Credit Societies of West Bengal. The findings of the study revealed that societies with high engagement driven by values alignment, green initiatives, and inclusive governance were more likely to adopt eco-friendly operations and community welfare programs. Vasumathi et al. (2025) examined the impact of organisational culture dimensions on employee performance through perceived organisational support in the IT industry. The study identified that three major factors, namely organisational culture dimensions, organisational support, and employee performance, which together explained 72.877% of the variance. The Structural Equation Model revealed a significant positive relationship between organisational culture and organisational support.

Chawda and Wankhade (2026) examined job satisfaction among employees working in cooperative societies of Digra Taluka. The study evidenced that 64% of employees were satisfied with their jobs, while 52% were satisfied with their salary and 64% perceived job security as high. However, promotion opportunities were relatively limited, with 60% reporting rare or no promotions. Nagolkar and Kashikar (2026) examined the impact of work culture on employee engagement among employees of the Amravati District Central Co-operative Bank. It identifies transparent communication, supportive leadership, fair treatment, recognition and rewards, and teamwork as important factors contributing to employee engagement. A healthy and supportive work culture positively influenced employee engagement.

Objectives

- To study the workplace environment in Primary Agricultural Cooperative Credit Societies (PACCS) in Cuddalore district as opined by respondents and
- To examine whether demographic, job-related and organizational variables made significant differences in opinion of respondents regarding workplace environments.

Methodology

The researcher conducted the study for analysing work environment among employees working in Primary Agricultural Cooperative Credit Societies (PACCS) in Cuddalore District, Tamil Nadu. The total sample size of the study is 428 employees of PACCS, who were selected as respondents for the study using purposive sampling method. Primary data were collected from the respondents using a structured questionnaire covering various aspects of the workplace environment. The workplace environment was assessed using 33 variables, covering physical facilities, workplace conditions, interpersonal relationships, management support, communication, fairness, compensation and resources. Descriptive statistics such as mean, standard deviation and coefficient of variation were used to assess employees' perceptions. Exploratory Factor Analysis was also applied to group the 33 variables into major dimensions. The suitability of the data for factor analysis was examined using the Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity.

Results and Interpretation

The study has been undertaken to analyse the work environment in PACCS in Cuddalore district in the state of Tamilnadu. for this purpose the researcher identified a total of 33 variables. They are great in number, so the researcher applied factor analysis to reduce and group such variables. For applying Exploratory Factor Analysis (EFA), it is necessary to test whether the data gathered by researcher is suitable. For this purpose, the researcher applied the tests of Kaiser-Meyer-Olkin (KMO) Measure for examining sampling adequacy of data and also the researcher applied Bartlett's Test for examining sphericity to assess the adequacy and appropriateness of the correlation matrix for extracting underlying factors. The results are presented in table 1.

Table 1: Results of KMO and Barter Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.980
Bartlett's Test of Sphericity	Approx. Chi-Square	8035.664
	df	528
	Sig.	0.000

Table 1 shows that the calculated Kaiser-Meyer-Olkin measures of sampling adequacy of examining work environment of PACCS employees stood at 0.980, the score is more than the standard (0.9). On the other hand, the calculated chi-square value under Bartlett's test of sphericity stood at 8035.664, its respective p-value stood at zero. Hence, the result was statically significant at 1% level. Therefore, all the 33 variables selected for the study to examine work environment of PACCS employees are normally distributed and they are helpful to reduce the variables into predominant factors using factor analysis. With the favourable results of the above, the researcher applied factor analysis and the results of communalities are presented in table 2.

Table 2: Communalities – Work Environment of PACCS Employees

SN	Variables	Initial	Extraction
1	Clean and neat workplace	1.000	0.786
2	Convenient location of building	1.000	0.597
3	Spacious office building	1.000	0.703
4	Adequacy of lighting facilities	1.000	0.688
5	Adequacy of ventilation facilities	1.000	0.649
6	Sufficiency of parking facilities	1.000	0.698
7	Sufficiency of furniture facilities	1.000	0.670
8	Fair distribution of workload	1.000	0.616
9	Safe and secure environment	1.000	0.633
10	Existing effective communication	1.000	0.513
11	Respect and fairness treatment by superior	1.000	0.604
12	Mutual relationship between employees	1.000	0.627
13	Can avail leave on need	1.000	0.594
14	Can avail permissions on need	1.000	0.633
15	Adequacy of financial compensation	1.000	0.684
16	Receiving adequate support from colleague	1.000	0.642
17	Teamwork is encouraged	1.000	0.603
18	Fair resolve of conflicts among employees	1.000	0.627
19	Working hours are fair	1.000	0.612
20	Sufficiency of time for lunch.	1.000	0.575
21	Sufficiency of breaks between works	1.000	0.672
22	Adequacy of allowances	1.000	0.672
23	Availing hygiene drinking water	1.000	0.668
24	Hygiene and neat sanitation facilities	1.000	0.597
25	Fair behaviour of customers / members	1.000	0.640
26	Fair behaviour of people living around	1.000	0.712
27	Office environments minimize job stress	1.000	0.650
28	Computer and internet facilities to ease job	1.000	0.686
29	Receiving guidance from superiors	1.000	0.638
30	Superior listens to suggestions	1.000	0.675
31	Allowed to participate in decision making processes	1.000	0.690

SN	Variables	Initial	Extraction
32	Understandable work-related policies	1.000	0.692
33	Equal opportunities are provided	1.000	0.537

Extraction Method: Principal Component Analysis.

Table 2 reveals that the extraction communalities of 33 variables representing for work environment in selected PACCS as opined by the employees stood 1.000. Its communalities after extraction ranged between 0.513 and 0.786. The extracted communalities of all the variables are more than 0.5, hence the factors substantially explain the proportion of variances of selected variables representing work environments. Hence, all these variables are acceptable for factor analysis. Table 3 brings out the results of total variance explained.

Table 3: Total Variance Explained - Work Environment of PACCS Employees

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	14.382	43.580	43.580	14.382	43.580	43.580
2	1.245	3.772	47.353	1.245	3.772	47.353
3	1.199	3.632	50.985	1.199	3.632	50.985
4	1.180	3.577	54.561	1.180	3.577	54.561
5	1.123	3.402	57.963	1.123	3.402	57.963
6	1.034	3.135	61.098	1.034	3.135	61.098
7	1.018	3.084	64.182	1.018	3.084	64.182
8	0.945	2.863	67.045			
9	0.896	2.715	69.760			
10	0.843	2.554	72.314			
11	0.778	2.359	74.672			
12	0.602	1.826	76.498			
13	0.568	1.720	78.218			
14	0.521	1.580	79.798			
15	0.512	1.552	81.350			
16	0.452	1.368	82.718			
17	0.441	1.338	84.056			
18	0.436	1.322	85.378			
19	0.424	1.284	86.662			
20	0.411	1.245	87.908			
21	0.396	1.200	89.107			
22	0.386	1.169	90.276			
23	0.371	1.123	91.400			
24	0.356	1.077	92.477			
25	0.337	1.020	93.497			
26	0.317	0.960	94.457			
27	0.297	0.900	95.358			
28	0.294	0.891	96.248			
29	0.282	0.855	97.103			
30	0.264	0.801	97.904			
31	0.241	0.730	98.634			
32	0.233	0.707	99.342			
33	0.217	0.658	100.000			

Extraction Method: Principal Component Analysis.

Table 3 reveals that the cumulative percentage variance of seven components stood at 64.182%. the initial eigenvalues of remaining variables stood less than 1, therefore they are not retained for final factor solution. Further, first seven components explained the variables to a larger extent (64.182%). Hence the total number of variables are reduced into seven components. Based on the above results, rotated components matrix for the reduced seven components have been calculated using correlation values and these results are presented in table 4.

Table 4: Factor Analysis: (Rotated Component Matrix^a)

Sl. No.	Factors	Component							Factor Name
		1	2	3	4	5	6	7	
1	1	0.867							Physical Work Environment
2	2	0.852							
3	3	0.816							
4	4	0.798							
5	5	0.776							
6	7	0.771							
7	6		0.885						Workplace Facilities
8	14		0.839						
9	15		0.824						
10	27		0.811						
11	24		0.802						
12	18		0.793						
13	8		0.789						Work Conditions
14	9			0.867					
15	31			0.841					
16	19			0.815					
17	20			0.808					Interpersonal Relationships
18	21				0.871				
19	16				0.846				
20	10				0.830				
21	11				0.814				
22	32				0.812				
23	12				0.767				Management Support
24	13					0.844			
25	22					0.820			
26	23					0.795			Communication and Fairness
27	17						0.862		
28	33						0.843		
29	25						0.829		
30	26						0.815		Compensation and Resources
31	28							0.850	
32	29							0.832	
33	30							0.822	

As stated in table 4, the total number of 33 variables are reduced and grouped into seven factors and they are labelled as “Physical Work Environment”, “Work Place Facilities”, “Work Conditions”, “Interpersonal Relationships”, “Management Support”, “Communication and Fairness” and “Compensation and Resources”. The tables 5 presents the results of descriptive statistics of all the seven factors of work environments in PACCS in Cuddalore district, the researcher analysed with descriptive statistics with mean, standard deviation and coefficient of variation for all the seven dimensions and they were ranked based on their respective mean values.

Table 5: Descriptive Statistics of Dimensions of Work Environment

SN	Work Environment Dimensions	Mean	SD	CV	Rank
1	Physical Work Environment	3.26	1.34	41.15	V
2	Workplace Facilities	3.31	1.18	35.76	IV
3	Work Conditions	3.48	1.26	36.29	III
4	Interpersonal Relationship	3.58	1.14	31.79	I
5	Management Support	3.56	1.07	30.20	II
6	Communication and Fairness	3.24	1.16	35.74	VI
7	Compensation and Resources	2.78	1.05	37.98	VII

	Overall Mean	3.33
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Table 5 shows that overall moderate positive perception was found in work environment in PACCS in Cuddalore district as opined by sample employees, since the overall mean score of work environment stood at 3.33. Among seven dimensions of work environment, the mean score for the dimension "Interpersonal Relationship" was highest at 3.58, hence it was ranked first. Followed by the mean score was also high for the dimensions of "Management Support" and "Work Conditions", they stood at 3.56 and 3.48 respectively, hence they were ranked 2nd and 3rd respectively. A moderate mean score was observed for the dimensions of work environments "Workplace Facilities", Physical Work Environments" and "Communication and Fairness", their calculated mean values stood at 3.31, 3.26 and 3.24 respectively. Hence, sample employees were moderately happy with work environments regarding workplace facilities, physical work environments and communication facilities and fairness at office. The sample employees of PACCS were not happy with work environments in the dimension of "compensation and resources", its calculated mean value was lowest among the variables (2.78), hence it was ranked last (7th). The results of standard deviation and coefficient of variation show that there was comparatively low level of deviation was found in opinion of respondents towards work environment in the dimensions of "Interpersonal Relationship" (SD:1.14 & CV: 31.79%) and "Management Support" (SD: 1.07 & CV: 30.20%). It indicates that majority of respondent expressed similar opinions on the above dimensions. A moderate level of deviation was observed for the dimensions "Work Conditions" (SD: 1.26 & CV: 36.29%), "Workplace Facilities" (SD: 1.18 & CV: 35.76%) and "Communication and Fairness" (SD: 1.16 & CV: 35.74%). High level of deviation was found in opinion of respondents towards work environment in the dimensions of "Compensation and Resources" (SD: 1.05 & CV: 37.98%) and "Physical Work Environment" (SD: 1.34 & CV: 41.15%).

Association between Opinion on Work Environment and Other Variables

The above results described the level of perception of employee respondents of PACCS about work environment in their societies under 7 different dimensions. Their opinion may differ from employee to employee based on various variables such as demographic variables, job-related variables and organizational variables. With the aim of understanding whether the above variables made significant differences on opinion of respondents towards work environments, the researcher framed the following null hypothesis and tested the same applying 't' test and one way ANOVA.

H₀: There is no significant difference in opinion of sample employees of PACCS regarding work environment and their demographic variables, job-related variables and organizational variables.

Table 6: 't' Test between Work Environment and Demographic Variables

SN	Demographic Variables	't' value	'p' value	Sig.	H ₀ Result
1	Gender	2.728	0.007	Significant	Rejected
2	Marital Status	1.676	0.094	Not Significant	Accepted
3	Family Type	1.771	0.077	Not Significant	Accepted

Table 6 reveals that the calculated 't' value between opinion on work environment and gender of respondents stood at 2.728, its respective p value stood at 0.007, it was significant at 1% level, hence the H₀ is rejected, therefore gender of respondents made significant differences in opinion of respondents towards work environment in PACCS in Cuddalore district. The calculated 't' values between work environment and marital status and family type stood at 1.676 and 1.771 respectively, their respective 'p' values stood at 0.094 and 0.077 respectively, they were not statistically significant, hence the H₀ was accepted for the above cases and therefore the demographic variables marital status and family type did not influence the respondents' opinion towards work environments in PACCS in the study area.

Table 7: ANOVA between Work Environment and Demographic Variables

SN	Demographic Variables	'F' value	'p' value	Sig.	H ₀ Result
1	Age	3.351	0.019	Significant	Rejected
2	Educational Status	3.547	0.007	Significant	Rejected
3	Number of earning members	2.799	0.062	Not Significant	Accepted
4	House Status	1.829	0.141	Not Significant	Accepted

Table 7 reveals that the calculated 'F' value between work environment and age of respondents stood at 3.351, its respective 'p' value stood at 0.019, it is significant at 5% level, hence the H_0 is rejected and therefore respondents with different age groups revealed different opinion towards various dimensions of work environments. Similarly, significant differences were found in opinion of respondents towards work environment based their educational status, since their calculated 'F' value (3.547) was statistically significant at 1% level as shown by the result of 'p' value (0.007), hence the H_0 was rejected. But on the other hand, no significant differences were found in opinions of respondents regarding work environments in PACCS in Cuddalore district based on the demographic variables number of earning members in family and house ownership status of respondents, since their calculated 'F' values under ANOVA (2.799 and 1.829) were not statistically significant as shown by the results of 'p' values (0.062 and 0.141), hence the H_0 was accepted for the above cases.

Table 8: ANOVA between Work Environment and Job-Related Variables

SN	Demographic Variables	'F' value	'p' value	Sig.	H ₀ Result
1	Designation	3.277	0.021	Significant	Rejected
2	Experience	2.763	0.042	Significant	Rejected
3	Salary	3.549	0.009	Significant	Rejected
4	Promotion	2.710	0.045	Significant	Rejected
5	Transfers	2.379	0.069	Not Significant	Accepted
6	No. of customers dealt	2.888	0.035	Significant	Rejected

Table 8 shows that designation of employees made significant differences in opinion on various dimensions of work environment in PACCS, since their calculated 'F' value (3.277) was significant at 5% level as per the result of 'p' value (0.021), hence the H_0 was rejected. Similarly, the calculated 'F' value between opinion on work environment and experience of respondents stood at 2.763, its 'p' value stood at 0.042, it was significant at 5% level, hence the H_0 was rejected therefore employees with different span of experience expressed different opinion towards various dimensions of work environment. Sample employees of PACCS getting different range of salary expressed different opinion towards various dimensions of work environment in PACCS as shown by the results of 'F' (3.549) and 'p' values (0.009), since the result was significant at 1% level, hence the null hypothesis was rejected for this case. Similarly, the variable number of promotions attained by sample employees made significant differences in opinion of respondents towards work environment, since their calculated 'F' value under ANOVA (2.710) was statistically significant at 5% level as shown by 'p' value (0.45), hence the H_0 was rejected. Similarly, the variable number of customers dealt by sample employees also significantly influenced their opinion regarding work environment, since their calculated 'F' value (2.888) was significant at 5% level as shown by the result of 'p' value (0.035), hence the null hypothesis was rejected for the above case. The calculated 'F' value between number of transfers attained by sample employees and their opinion on various dimensions of work environment was 2.379, its calculated 'p' value was 0.069, it was not statistically significant, hence the H_0 was accepted for this case, therefore the variable number of transfers attained by employees did not influence their opinion regarding work environment in PACCS in Cuddalore district.

Table 9: ANOVA between Work Environment and Organizational Variables

SN	Organizational Variables	'F' value	'p' value	Sig.	H ₀ Result
1	Working hours	3.655	0.027	Significant	Rejected
2	Number of employees	4.171	0.016	Significant	Rejected
3	Number of members	2.925	0.034	Significant	Rejected

Table 9 reveals that the calculated 'F' value between opinion on work environment and working hours of office stood at 3.655 and its 'p' value was 0.027, the result was significant at 5% level, hence the H_0 was rejected and therefore working hours of society significantly influenced the opinion of sample employees towards various dimensions of work environments. Similarly, the variable, number of employees working in PACCS made significant differences in opinion of respondents towards work environment, since its calculated 'F' value (4.171) was significant at 5% level as shown by the result of 'p' value (0.016), hence the H_0 was rejected. Similarly, the variable, number of members in society made significant differences in opinion of respondents towards work environment in PACCS as per the results of 'F' and 'p' values, they stood at 2.925 and 0.034 respectively, the result was significant at 5% level and therefore the H_0 was rejected.

Conclusion

The study concludes that employees of PACCS in Cuddalore District have a moderately positive perception of their workplace environment, with an overall mean score of 3.33. Among the seven dimensions, Interpersonal Relationships received the highest mean score of 3.58, followed by Management Support (3.56) and Work Conditions (3.48). Workplace Facilities, Physical Work Environment, and Communication and Fairness received moderate ratings. However, Compensation and Resources recorded the lowest mean score of 2.78, indicating an area requiring greater attention from PACCS management. The study also shows that employees' perceptions of the workplace environment vary significantly according to gender, age, educational status, designation, experience and salary, among other job-related and organisational characteristics. Overall, improving compensation and resources while maintaining good interpersonal relationships, management support and working conditions can contribute to a more supportive and effective workplace in PACCS.

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