

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF APPLIED ECONOMICS  
MASTER OF PUBLIC ADMINISTRATION PROGRAMME**

**A STUDY ON THE PERFORMANCE OF CO-OPERATIVE  
SOCIETIES IN MAWLAMYINE TOWNSHIP, MON STATE (2024)**

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MPA – 8 (22<sup>nd</sup> BATCH)**

**JUNE, 2025**

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**A STUDY ON THE PERFORMANCE OF CO-OPERATIVE  
SOCIETIES IN MAWLAMYINE TOWNSHIP, MON STATE (2024)**

A thesis submitted as a partial fulfilment of the requirement for the  
Degree of Master of Public Administration

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**YANGON UNIVERSITY OF ECONOMICS**  
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This is to certify that thesis entitled “**A STUDY ON THE PERFORMANCE OF CO-OPERATIVE SOCIETIES IN MAWLAMYINE TOWNSHIP, MON STATE (2024)**” submitted as a partial fulfillment towards the requirements for the Degree of Master of Public Administration has been accepted by the Board of Examiners.

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## **ABSTRACT**

This study aims to examine the performance of cooperative societies in Mawlamyine Township, Mon State, Myanmar, focusing on 40 selected cooperatives societies across production, trading, and service sectors. The research employs a descriptive method, utilizing both primary data collected from Board of Directors (BOD) members and secondary data from the Mawlamyine Township Cooperative Department spanning 2015–2024. Key findings reveal that cooperatives in Mawlamyine Township have demonstrated financial viability, with profits and dividends distributed fairly among members. The societies provide essential services, including savings and loans, agricultural inputs, marketing support, consumer goods, and technical assistance. However, challenges such as poor management, insufficient funding, low member participation, inadequate communication, and competition from other businesses hinder their optimal performance. The study highlights the critical role of governance and member engagement in sustaining cooperative success. Recommendations include strengthening leadership transparency, improving financial management, enhancing member education, and expanding access to loans. By addressing these challenges, cooperatives can better fulfill their mission of fostering economic and social development for their members and the broader community.

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## **LIST OF ABBREVIATIONS**

BOD	Board of Director
CCS	Central Cooperative Society
COPAC	Committee of the Promotion and Advancement of Cooperative
ECOSOC	Economic and Social Council
FAO	Food and Agriculture Organization
ICA	International Cooperative Alliance
ILO	International Labour Organization
NNSC	Nigerian National Supply Company
PCS	Primary Cooperative Societies
ROA	Return on Assets
ROE	Return on Equity
SACCOS	Saving and Credit Cooperative Societies
TCS	Township of Cooperative Syndicates
UCS	Union of Cooperative Syndicates
UNTFSSSE	UN Inter-Agency Task Force on Social and Solidarity Economy

# **CHAPTER I**

## **INTRODUCTION**

According to the International Cooperative Alliance [ICA], 1995, cooperatives are self-governing groups of people who have come together voluntarily to address their shared economic, social, and cultural needs and goals through a jointly owned and democratically controlled business. For a cooperative to succeed, member commitment must be fostered and developed. In order to address shared economic, social, and cultural demands through jointly owned and democratically controlled businesses, cooperatives are voluntary, member-owned organizations. Cooperatives prioritize the interests of their members, mutual help, and community development, in contrast to traditional enterprises that are primarily motivated by profit. According to the International Cooperative Alliance [ICA], 2020, they are based on values such as democratic member control, economic involvement, autonomy, education, cooperative collaboration, and community care.

In a variety of industries, including retail, banking, healthcare, housing, and agriculture, the cooperative model has shown itself to be a successful instrument for reducing poverty, creating jobs, and promoting social inclusion. By giving underprivileged people access to markets, financing, and necessary services, cooperatives are crucial tools for empowering them in many nations, especially in developing nations (Birchall, 2003).

Cooperatives are non-profit businesses run and owned by its members. Cooperatives come in a variety of forms, including those for agriculture, finance, trading, consumers, housing, marketing, transportation, industry, services, saving and credit, and multipurpose.

### **1.1 Rationale of the Study**

One of the most significant institutions in both industrialized and developing nations is cooperation. Cooperatives offer crucial microcredit services, particularly in developing nations. However, these help to increase the competitiveness of financial

markets in industrialized nations. Over the course of history, cooperatives have had to undergo significant organizational, production, and market changes.

In the majority of nations, cooperatives deal with two issues. On the one hand, managers or other qualified agents are in charge of administration with the majority of cooperatives. However, because members may have a variety of goals, the organization's goals are not clearly defined, and managers have greater freedom, which raises the likelihood that they would make decisions that favor them at the expense of members. Furthermore, as noted by Tirole (2001) and Orellana (2002), the variety of goals makes it considerably more challenging to set up three incentives and control systems that reduce disputes between managers and members.

Members of Myanmar's cooperative societies benefit greatly from the sector's provision of reasonably priced financial credit and investment advising services, which significantly enhances both the members' businesses and the nation's economic growth. The goal of a cooperative society is to raise the economic status of workers, farmers, professionals, those with limited resources, and those with low incomes and abilities via cooperation and self-effort.

Under the previous government, the Co-operative Department had a policy to establish one co-operative in every hamlet. As a result of this policy's adoption, a top-down structure created new cooperative societies. In June 2018, there were around 40,000 registered cooperatives. Smallholder farmers found the department's loans to be appealing enough to join the cooperative. According to data gathered from key informant interviews, such policies may make it more difficult for cooperative societies to start commercial ventures for sustainable growth; as a result, they are in the process of effectively restructuring co-ops from quantity to quality principles.

During that time, the government launched the China EXIM bank lending program for cooperative societies. In order to lend money to cooperative members, the government also directed that one cooperative be established in each hamlet. Based on their geographical pattern of life, the bulk of the newly formed co-ops are agriculture producing co-ops. The majority of rural residents make their living from farming. Since the registered cooperatives were renamed agriculture and general cooperatives, they are able to do business, particularly in the areas of lending and saving.

Myanmar's cooperative sector has a long-standing history dating back to the colonial era, with its formal establishment in the early 20th century. Cooperatives

have traditionally played a crucial role in the country's rural development by providing financial services, facilitating agricultural production, and promoting community-based economic activities (Lwin, 2019). However, the sector has been constrained by decades of political instability, inadequate policy frameworks, and limited institutional capacity. Despite these challenges, recent efforts to reform Myanmar's cooperative movement under the Cooperative Society Law (1992) have demonstrated a renewed commitment to leveraging cooperatives as vehicles for economic development.

In Mawlamyine Township, the capital of Mon State, cooperative societies have emerged as important community-based organizations addressing the region's socio-economic needs, particularly in agriculture and microfinance. Nevertheless, issues such as limited access to resources, inefficient management practices, and lack of community participation hinder the sector's overall growth and performance. To measure the performance of a cooperative society consider both financial and non-financial indicators, focusing on financial stability, member engagement, and the achievement of cooperative goals.

## **1.2 Objective of the Study**

This study aims to examine the performance cooperative societies and analysis the performance of cooperative societies in Mawlamyine Township, Mon State, Myanmar.

## **1.3 Method of Study**

The study employs a descriptive method research approach, combining both quantitative and qualitative techniques to ensure a comprehensive analysis of cooperative performance. Primary data was collected through structured surveys administered to Board of Directors members from selected 40 cooperatives societies in Mawlamyine Township, focusing on governance practices, financial management, and service delivery systems. Secondary data, including financial records and operational statistics from 2015 to 2024, was obtained from the Mawlamyine Township Cooperative Department to provide longitudinal insights into cooperative performance. The research utilized purposive sampling to ensure representation across three key cooperative sectors: production (10 cooperatives), trading (19 cooperatives),

and service (11 cooperatives). Quantitative analysis involved computing financial indicators and non-financial indicators applying descriptive statistics to survey responses, while qualitative analysis focused on thematic examination of open-ended responses and documentary evidence. While this methodology provides robust findings, it is important to acknowledge potential limitations including possible self-reporting bias among respondents and potential inconsistencies in official records that may affect data reliability.

#### **1.4 Scope and Limitations of the Study**

The study focuses specifically on 40 primary cooperative societies operating in Mawlamyine Township, representing production, trading, and service sectors, with analysis covering a ten-year period from 2015 to 2024. While this scope provides valuable insights into cooperative performance within this specific context, several limitations must be acknowledged. The geographical focus on Mawlamyine Township means findings may not be fully generalizable to other regions of Myanmar with different socioeconomic conditions. The reliance on Board of Directors members as primary respondents, while providing important leadership perspectives, may not fully capture the experiences and views of ordinary cooperative members. Additionally, while the ten-year timeframe offers longitudinal insights, it may not account for all external economic and political factors that could influence cooperative performance. The study's dependence on available records from the Cooperative Department also means that any gaps or inaccuracies in these official documents could affect data reliability. Despite these limitations, the research provides significant value by offering a detailed, evidence-based assessment of cooperative performance and practical recommendations for improvement in the study area.

#### **1.5 Organization of the Study**

The thesis has five chapters: Chapter 1: Introduction, which includes the reasoning, aims, method, scope, limits, and organization. The literature survey on contemporary background theory is in Chapter 2. Chapter 3: Myanmar cooperative society overview. Chapter 4: Mawlamyine Township Cooperative Society Survey Analysis. Chapter 5: concludes with findings and suggestions.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Definition, Values and Principles of Cooperative**

The cooperatives are owned by its members. To put it simply, they give a means of escaping poverty and helplessness by combining the market power of individuals who could accomplish little or nothing on their own. According to the International Co-operative Alliance, which represents cooperatives, a cooperative, cooperative value, and cooperative principles include:

**Definition of a Cooperative:** A cooperative is a self-governing group of individuals who have come together freely to address their shared economic, social, and cultural needs and goals by means of a jointly owned and democratically run business. (International Cooperative Alliance [ICA],1995)

**Cooperative values:** The principles of self-help, self-reliance, democracy, equality, equity, and solidarity form the foundation of cooperatives. Cooperative members uphold the moral principles of integrity, transparency, social responsibility, and compassion in the vein of their founders. (International Cooperative Alliance [ICA],1995)

**Cooperative Principles:** The cooperative principles help cooperatives live their beliefs. (International Cooperative Alliance [ICA],1995)

**Voluntary and Open Membership:** Cooperatives are voluntary organizations available to anybody who can utilize their services and accepts their duties, regardless of gender, socioeconomic, ethnic, political, or religious affiliation.

**Democratic Member Control:** Cooperatives are democratic organizations where members actively create policy and make decisions. Members hold elected officials responsible. One member, one vote is the rule in basic cooperatives, while other cooperatives are democratic.

**Member Economic Participation:** Cooperative capital is shared and democratically controlled by members. A portion of such money is normally cooperative property. Limited compensation is normally given for capital subscribed as a condition of membership. Members use surpluses to develop their cooperative,

possibly by setting up reserves, part of which would be indivisible, benefit members in proportion to their transactions with the cooperative, and support other activities approved by the membership.

**Autonomy and Independence:** Independent, self-help cooperatives are member-run. They provide democratic governance by their members and cooperative autonomy when they enter into agreements with other organizations, including governments, or raise finance from external sources.

**Education, Training, and Information:** Cooperatives educate and teach members, elected representatives, management, and staff to help them grow. They educate the public, especially young people and opinion leaders, on cooperation's advantages.

**Cooperation among Cooperatives:** Cooperatives serve their members best and advance the cooperative movement by working together locally, nationally, regionally, and internationally.

**Concern for Community:** Cooperatives promote community sustainability through member-approved policies.

Additionally, the International Labour Organization (ILO, 1978) defines cooperatives as democratically controlled organizations formed by individuals of limited means, who contribute equitably to required capital and share in the risks and benefits. These definition, value and principles underpin the analysis of cooperative societies in Mawlamyine Township, Mon State, Myanmar, focusing on their performance to evaluate their role in fostering sustainable development and economic empowerment.

## **2.2 Historical Background of Cooperative Societies**

The Fenwick Weavers' Society was founded on March 14, 1761, when local weavers from Fenwick, Scotland manhandled a sack of oats into John Walker's whitewashed front room and started selling the contents at a discount. This is the oldest known instance of a cooperative. Together with his Rochdale pioneers, Robert Owen proposed and energized the concept of forming a co-operative organization in England (Obasse, 2012; Ebi, 2014). In 1844, this organization was founded in Road Lane, Rochdale. This particular group of 28 weavers, led by Charles Howath, met on a regular basis throughout 1844 to discuss ways to improve their working conditions and those of the less fortunate artisans, farmers, traders, consumers, and workers who

were marginalized by the capitalist economic system that was in place at the time and that emerged from the Industrial Revolution's aftermath.

This early co-operative society was guided by the Rochdale principles, which outlined its methods of operation: open and voluntary membership; no restrictions on sex, race, or social status; democratic control of one man, one vote; political and religious neutrality; limited interest on capital; cash trading at market price; all sales were made at prevailing prices for cash only; patronage dividends proportionate to their purchases; and regular member education. The first co-operative society to be effectively established was one of the eight additional principles later added by co-operators (Ebi, 2014).

The ideas upon which cooperative societies are founded set them apart from other commercial entities. According to Odey (2009), the new models of applied economics and scientific business management may serve as the foundation for such ideas. According to Olayide (1975) and Whethman (1968), there is a significant difference between non-cooperative companies and cooperative societies. Whethman contends that the goal of establishing cooperative societies is to eliminate the negative consequences of the capitalist production system, which did not align with the goals of the average person. It is well known that cooperative organizations result in lower costs for items. The selling prices of the goods are lower than the operating prices on the open market because they are purchased directly from manufacturers at factory prices and supplied to members at regulated pricing. The management of cooperatives follows democratic principles. For example, members are equally able to vote, engage in the governance and control of the society, and contribute to policy (Warbasi, 1947).

Because it doesn't need a lot of money or expensive legal processes to get started, this organization is known for being simple to create. Because a member's passing has no impact on the organization's ability to continue operating, it has continuity. Additionally, since most of the society's products are purchased by its members, advertising is not necessary to promote their goods and services. Through bulletins, members in the manufacturing, distribution, and purchasing and selling of goods and services receive educational advantages. Both communities take pride in their possessions. As a result, the members jointly own and run them. They collaborate to create policy and make choices. This gives the participants a feeling of

community and encourages them to perform to the best of their abilities (Draheim, 1952; Ekpere, 1978; Abasiokong, 1994).

In contrast to several other well-known business groups, members are encouraged to maintain a high level of living. For instance, society allows its members to purchase and consume items that they otherwise would not have been able to since they supply them with necessities at reasonable costs. Additionally, they provide credit facilities to members in need and encourage members to save. All of these contribute to a significant improvement in members' quality of life. In addition to controlling the number of commodities required, cooperatives sell their products at fixed and regulated rates. These initiatives aid in the battle against deflation and inflation. There are positive, friendly relationships between society's members and their employees (Omeje, 2003; Digby and Greffon, 1988).

Groups of farmers in land settlements in Kenya are encouraged to establish cooperatives in order to acquire, provide, sell, and hull commodities and services like coffee, pigs, and animals because of the advantages it offers the populace. Along with selling food and building stores for its members, corporative organizations in Nigeria also collect savings from weekly wage earners in cities and villages (Ebi, 2014).

Global Spread of Cooperatives in the decades following the formation of the Rochdale Society, the cooperative idea spread across the world. Cooperatives began to emerge in countries like France, Germany, and the United States, each adapting to local needs. In Germany, for example, Raiffeisen and Schulze-Delitzsch founded credit cooperatives in the mid-19th century to help farmers access financing and protect them from exploitative lending practices. The growth of cooperatives was also fueled by the rise of trade unions and worker movements, especially during the late 19th and early 20th centuries, as the working class sought to address labor exploitation through collective bargaining and self-management.

### **2.2.1 The International Cooperative Alliance (ICA)**

In order to bring together, represent, and assist cooperatives across the world, the International Cooperative Alliance (ICA) was established in 1895 as a non-governmental cooperative organization. As stated in the ICA Statement on Cooperative Identity, the ICA is responsible for maintaining the globally accepted definition, values, and principles of a cooperative. In 107 countries, 315 cooperative

federations and organizations are represented by the ICA. A worldwide forum for cooperatives, the International Co-operative Alliance (ICA) promotes the sharing of information, skills, and coordinated efforts. International and national cooperative groups from a variety of industries, including banking, consumer products, agriculture, fishing, health, housing, insurance, industry, and services, make up the ICA's membership. With members from more than 100 nations, the ICA represents almost one billion people globally.

As the only non-governmental organization to hold consultative status with the United Nations Economic and Social Council (ECOSOC) since 1946, the ICA takes part in high-level deliberations at the UN that are pertinent to cooperatives. Additionally, the International Labor Organization (ILO), the Food and Agriculture Organization of the United Nations (FAO), and the UN Inter-Agency Task Force on Social and Solidarity Economy (UNTFSSSE) have separate collaboration agreements with the ICA. The Committee for the Promotion and Advancement of Cooperatives (COPAC), a UN multi-stakeholder partnership of international public and private institutions, was founded in 1971 with the ICA as a founding member. COPAC advocates for people-centered, self-sustaining cooperative enterprises that are guided by the principles of sustainable development in the economic, social, and environmental spheres.

### **2.2.2 Type of Cooperative**

Cooperatives can be broadly categorized into worker, consumer, producer, housing, and financial cooperatives, each serving a specific purpose and benefiting its members through shared ownership and democratic control. The different types of cooperatives are:

**Worker Cooperatives:** Worker cooperatives are businesses owned and managed by the workers themselves. In this model, employees collectively make decisions, share profits, and are responsible for the operation of the enterprise. Worker cooperatives promote job security, equity, and participatory governance (Schweickart, 2002). Employees are the owners and operators of worker cooperatives. This enables the employees to immediately profit from the company's success. The allocation of profits to employee members is determined by a mix of seniority, pay, job position, and hours worked. The model has shown itself to be a useful instrument for establishing and preserving respectable, long-term employment; producing wealth;

enhancing the standard of living for employees; and fostering local and community economic growth, especially for those without access to sustainable employment opportunities or business ownership. Worker cooperatives, one of the most adaptable types of cooperatives, are present in many industries, including manufacturing, home healthcare, and transportation.

**Consumer Cooperatives:** Customers who buy products and services from consumer cooperatives own and operate them. These cooperatives aim to provide quality products at reasonable prices, with any surplus revenue returned to members or reinvested in the enterprise. Members participate in decision-making processes and benefit from shared ownership (ICA, 2020). Founded and controlled democratically by consumers, a consumers' co-operation serves its members' needs and goals. Independent of the state, such co-operatives provide mutual help in the market system for service rather than profit. However, many cooperatives are profit-driven.

**Producer Cooperatives:** Producer cooperatives are formed by individuals engaged in similar production activities such as farmers, artisans, or fishermen who come together to jointly process, market, and sell their goods. These cooperatives enhance bargaining power, reduce costs, and improve access to markets and resources (Birchall, 2004). Producer Co-ops were one of the earliest cooperatives to investigate and solve farmers' production problems in the early 1880s. Marketing co-ops, or producers' co-ops, have members supply the co-op with the same production it processes or adds value to.

Co-ops must commercialize member input by seeking the best market price. Many Manitoba suppliers form marketing co-ops to address marketing needs and explore the market for their product. Producer Co-ops include farmers, artists, harvesters, and fishermen who sell to end consumers to benefit their owners/producers.

**Housing Cooperatives:** Housing cooperatives are formed by individuals seeking affordable and secure housing. Members co-own residential properties and manage them collectively, often enjoying lower costs and more control over their living conditions than in traditional rental arrangements (Cheney, 1999). Home co-ops provide cheap, secure homes in a thriving community to meet living needs. Tenants/owners govern and control the co-op. Under Manitoba law, housing co-ops can be “not-for-profit” or all others. Not-for-profit housing co-ops have Articles of

Incorporation that state they are not-for-profit, file income tax returns as such, or have received a subsidy or assistance from the Canadian or Manitoba governments to lower housing costs.

**Financial Cooperatives:** Financial cooperatives that offer savings and loans. Credit cooperatives, unlike commercial banks, are non-profit and strive to promote members' financial well-being, especially in underprivileged regions (Cuevas & Fischer, 2006). Financial co-ops began as consumer co-ops giving financial services to members. In the early 1900s, rural communities created people's banks, credit unions, and saving and credit cooperatives to provide farmers with micro loans. The specific financial services these co-ops provide—deposit taking, lending, trust services, and insurance—often require special laws. Financial co-ops like credit unions and Caisses Populaire's are the most well-known. Like other co-ops, members/owners govern democracy. These co-ops must offer its members financial services at the lowest cost and maximum return. These services include deposit vehicles, mortgages, loans, lines of credit, safety deposit boxes, financial planning, estate administration, and insurance.

### **2.3 Concepts of Cooperative Performance**

Cooperative performance is how well a cooperative organization meets its aims and objectives in accordance with member expectations and cooperative model principles. Social, economic, and governance variables affect cooperative performance, not just finance. These elements influence how well the cooperative serves its members, fulfills its objective, and benefits its community. Efficiency, effectiveness, and sustainability, as well as financial and non-financial results, are used to evaluate cooperative performance.

Performance measurement in co-operatives remains unsettled, according to literature research. Financial ratios, largely based on efficiency (profit/financial resources), seem unsuitable for estimating cooperative success. Because co-operative members are grower-suppliers and member-owners of their patrons, they face a dual performance objective (short-term remuneration for growers, long-term value creation for owners) and find it difficult to establish balanced governance to resolve this internal conflict of interests, called the "co-operative dilemma".

Cooperative performance measurement has largely focused on financial stability. Studying financial indicators for 'objectives and goals measures' and

‘efficiency of employing existing resources’ adds to the literature. Performance evaluation in cooperatives helps managers make financial decisions and enhance performance. Another function is to report their correct use of resources to cooperative members, the key funders. However, displaying performance indicators according to solid goals is crucial to success. Thus, cooperative performance measurement utilizing financial ratios or non-financial indicators must be created to find the optimum measurements for its goals. For long-term existence, cooperatives must be financially viable due to their growing population and economic impact.

Key Dimensions of Cooperative Performance, Financial Performance, this aspect of cooperative performance involves measuring financial outcomes, including profitability, growth, and financial stability. Despite the primary goal of serving members, cooperatives still need to be economically viable to remain sustainable. Common financial indicators include, Revenue generation and profit margins, return on equity (ROE) or return on assets (ROA), Liquidity and capital reserves, Cost management and operational efficiency. The focus is not solely on maximizing profit but on ensuring that the cooperative can generate sufficient revenue to reinvest in its operations, provide benefits to members, and ensure long-term financial stability.

Member Satisfaction and Engagement, A key performance indicator for cooperatives is the level of satisfaction and engagement among its members. Since cooperatives are member-owned and member-controlled, the extent to which they meet the needs and expectations of their members is critical to their success. Key factors include Member participation in governance and decision-making processes (e.g., annual meetings, voting rights, committees), Member loyalty and retention rates, Access to benefits (e.g., lower costs, profit-sharing, access to services), Perceived value of the cooperative’s services and products.

#### **2.4 Financial Indicators and Non-financial Indicators of Performance**

Information asymmetries between cooperative members and management can be reduced via financial reporting and analysis. Due to the decreased risk, members will accept lesser dividends, member perks, and other advantages. Based on user demands, financial ratios give information on financing operations, operational costs, and company stability. Financial performance measurements like profitability ratios coherently represent long-term corporate objectives and reflect the aggregate picture

of financial success. Financial indicators provide information about organizations' financial positions, helping managers make decisions to improve financial performance.

Non-financial factors of cooperative company operations include personnel profile, community investment, members, and environment (Beaubien & Rixon, 2012). Customer happiness, qualified staff hiring, employee retention, and shareholder satisfaction are further performance metrics (Suklev & Debarliev, 2012).

### **Liquidity**

Business liquidity measures show its short-term debt-paying capabilities. The margin of safety to satisfy obligations increases with the liquidity ratio. According to Daniel et al. (2014) and Zainudin and Hashim (2016), inadequate liquidity indicates the firm cannot satisfy short-term obligations and makes managers more inclined to commit financial fraud. The liquidity ratio covers current, quick, working capital, and cash ratios. For cooperative analysis, current and fast ratios are best for time series and cross-sectional comparisons (Lerman and Parliament, 1990; Kaur 2006)

### **Leverage**

A company's leverage ratio shows its capacity to pay short- and long-term debt. High debt may lead to corporate bankruptcy. Debt must be used properly to maximize corporate return. Cooperatives rely on member capital. Therefore, cooperative capital is limited compared to public firms that can issue additional ordinary shares to raise funds. Instead, the cooperative used debt to finance its business, increasing member risk. Past study employed total debt to total asset, long-term debt to total equity, total liability to total equity, and equity to total asset to determine cooperative debt (Soboh et al., 2009; Kaur, 2006; Lerman and Parliament, 1991)

### **Asset utilization**

Asset utilization shows how well a company uses its assets like inventories and accounts receivable to make sales. Shorter asset conversion periods reflect better asset usage, which increases the ratio. Cooperative researchers employ total asset turnover, net fixed asset turnover, and sales to total assets most often (Gentozoglanis, 1997; Kalogeras et al., 2005; Lerman and Parliament, 1991, Kalogeras et al., 2013).

## **Profitability**

A firm's ability to create income may be assessed using profitability valuation. Business goals are to make money, whereas cooperatives generally aim to give steady dividends and member benefits, cheap product costs, training and education, and member well-being. Successful managers and cooperative Board Members can be assessed using these extra criteria to maximize cooperative member goals. Profitability ratios include return on equity, assets, gross profit, net profit, and net income to net worth (Soboh et al., 2009; Kaur, 2006; Lerman and Parliament, 1991, Kalogeras et al., 2013).

## **2.5 Cooperative governance and social performance**

Democracy and member ownership establish cooperative societies to satisfy economic, social, and cultural requirements. According to cooperative values and principles, a cooperative governing structure and social performance determine its effectiveness. The management, direction, and accountability of cooperative societies is called cooperative governance. It incorporates democratic member control, transparency, accountability, board and management roles, and member participation.

Cooperatives are noble organizations with great goals (International Cooperative Alliance [ICA], 1995) that seek to improve society and share prosperity (Karthikeyan, 2013). Social performance scores suggest that organizations should take ethical responsibility for their social and environmental impacts as well as their economic actions (Ketola, 2006). It believes organizations should be accountable for their social impact (Edward & Willmott, 2008). Recent research shows that social performance improves corporate performance for shareholders and other stakeholders. Social performance is crucial to society, but worldwide research on its determinants is scarce (Moser & Martin, 2012). Social statements-based research on cooperative social performance is limited (Karthikeyan, 2013).

Campbell (2007) has underlined the importance of social performance in governance behavior across nations and the need to understand why. Economic and political systems shape modern businesses' conduct (Campbell, 2007). Good governance procedures also reduce investor risk, attract investment capital, and improve organisational performance, especially in emerging economies (Wakaisuka-Isingoma, Aduda, Wainaina, & Iraya, 2016). Sub-Saharan Africa's corporate governance reforms have prioritized enhancing organizational processes for all

stakeholders. Social performance has been studied through the lens of corporate financial performance (Margolis, Elfenbein, & Walsh, 2007; Rowley & Berman, 2000; Walsh, Weber, & Margolis, 2003), organizational governance, and social performance (Estapé-Dubreuil & Torreguitart-Mirada, 2015), with less attention paid to monitoring rights, ratification of management decisions, innovations, and policy compliance.

More theoretical and empirical research on cooperative social performance is needed (Ioannou & Serafeim, 2010). First, the study enhances how cooperative social performance is affected by monitoring rights, management decision ratification, innovations, and policy compliance. Second, this study helps cooperative and public sector stakeholders pave the way to the survival and growth of cooperative societies. Third, since cooperative societies offer joint marketing services and SACCOS offers financial services, which are scarce in many rural and urban populations, the research generates an outreach and in-depth investigation of their activities.

## **2.6 Performance of Multi-purpose Cooperative**

Multipurpose Cooperative Society is a type of cooperative formed by farmers to provide several services. It improves economic integration by mobilizing funds to give members credit and agricultural inputs. Multi-purpose cooperatives combine two or more of these cooperatives' commercial operations, such as credit lending and production, production and service offering, etc.

Single-purpose cooperatives can be categorized by their business: Credit cooperatives promote thrift and create funds to grant loans for productive, consumer cooperatives procure and distribute commodities to members and non-members, producer cooperatives produce agricultural or industrial goods jointly, marketing cooperatives supply production inputs to members and market their products, and service cooperatives provide medical and dental care.

Multi-purpose co-operatives are unique private companies that combine business and association and follow the International Co-operative Alliance (ICA) ideals and principles of cooperation. The goal is to encourage people to join or develop economic-rational, sociological, and psychological co-operatives. Multi-purpose co-operatives are groups of primary producers that work together to market their produce, buy farm supplies, buy consumer goods for sale, share equipment, or

provide services like storage or transport. Their overall purpose is to help rural people better their social and economic situations by working together more productively than separately.

Key Characteristics of the performance of a multi-purpose cooperative are Diverse Services; these cooperatives engage in multiple activities to cater to the varied needs of their members. For example, they might provide credit facilities, supply agricultural input like seeds and fertilizers, and offer consumer goods at competitive prices. Member-Centric Approach, the primary goal is to enhance the livelihoods and well-being of members. Decisions are typically made democratically, with each member having a say in the cooperative's operations. Legal Framework, In many countries, including Myanmar, multi-purpose cooperatives operate under specific legal frameworks that define their functions, governance structures, and the range of services they can provide.

Benefits of the performance of a multi-purpose cooperative are Economic Empowerment, by pooling resources, members can access credit facilities, purchase inputs at bulk rates, and sell products collectively, often achieving better prices. Social Development, Cooperatives often engage in activities that enhance community welfare, such as organizing educational programs, health services, and cultural events. Capacity Building, Members have opportunities to develop skills in management, finance, and other areas, contributing to personal growth and community development.

Multi-purpose co-operative members fund their firm with equity investments and control it through the committee. Committee members hire and set operating policies for the management. When the co-operative functions properly, its business volume and value should rise each year, benefiting its members as owners, users, and controllers. Governance, accountability, transparency, members' engagement, education, and training may indicate if the co-operative is working well or poorly. Co-operatives can help rural farmers increase their profits by finding profitable markets. Co-operatives can also supply farmers with information to develop their skills and expertise through networks (Totlund, 2004). Cooperatives are democratic organizations where the general membership is the primary organ, and the management committee is elected by membership to run the business.

A viable co-operative is economically successful and can compete with other co-ops and the commercial sector. Evaluations of social and economic performance

of co-operatives showed financial and capitalization issues for multi-purpose co-operatives. Several traits can be used to evaluate co-operative members' performance and loyalty. When measuring co-operative success, social and economic performance must be distinguished.

## **2.7 Review on Previous Studies**

L. M. Kyazze, I. N. Nkote, and J. Wakaisuka-Isingoma (2017). "Cooperative governance and social performance of cooperative societies". The study examined Ugandan cooperative groups' non-financial performance and cooperative governance. The cross-sectional study included 293 Ugandan cooperative groups. Measurement model and statistical modeling were developed using confirmatory factor analysis and structural equation modeling. Monitoring rights positively correlated with social performance. Additionally, innovation positively impacted social performance. Ratification of management choices and policy compliance did not significantly affect social performance. Overall, cooperative governance predicted social performance. The research contributes to the field by identifying developing country's social performance determinants in cooperative societies.

Hafizah, H. A. K., & Zuraini, Y. (2012). "Strategic planning and member participation factors affecting cooperative performance". Malaysia's cooperative society boosts economic growth. It was founded in 1922 to safeguard rural people and has grown since then. The cooperative should improve its performance to serve its members. Some of its problems include administration, finances, and member engagement. Thus, this study seeks to uncover its success aspects through strategic planning and member engagement. In Kota Setar District, Malaysia, cooperative board members received questionnaires. The insights help the cooperative enhance its performance to achieve the National Cooperative Policy 2011-2020.

L. M. Kyazze, I. Nsereko, and I. Nkote (2020), Savings and credit cooperative societies' cooperative practices and non-financial performance. This research examines how responsibility, ownership, enhanced communication, and non-financial performance affect savings and credit cooperative organizations. A cross-sectional research design and mixed methodological approach were used to test hypotheses using structural equation modeling based on survey data and qualitative findings to support quantitative findings from savings and credit cooperative societies. Accountability, ownership, and enhanced communication are significantly and

favorably connected with savings and credit cooperative societies' non-financial success. This study shows that responsibility, ownership, and enhanced communication affect non-financial performance in savings and credit cooperative organizations in emerging economies like Uganda. The authors are unaware of any study that has utilized agency theory to explain the link between cooperative practices and non-financial performance in savings and credit cooperative organizations.

Paulo Anania (2018), *Improving Co-Operative Society Performance with Education and Training*. Education and training in implementing everyday tasks are the main tactics this study uses to increase organizational effectiveness. Cooperatives, especially savings and credit co-operative societies (SACCOS), need ongoing education and training for the Board, members, and administration to meet their goals. The co-operative education and training system has empowered co-operatives to achieve their goals, including greater member service. The study indicated that leaders (in Boards and committees) and staff gain priority over members, who rarely receive education and training. Funding, quantity of trainers and trainees, urgency, expense, external influence and support, location, and legal requirements all affect education and training. Customer service, loan collection, bad debt reduction, accounting, financial management, and time service increased with education and training.

Kyaw Thu Win 2019, Many developing nations rely on cooperatives for economic growth, but the results have been uneven. Cooperatives have been around in Myanmar for a century, as of January 2005. Credit Thus, co-operatives have helped rural communities access finance. The study identifies and analyzes Meiktila Township co-operative society growth and performance. Study methods included descriptive and cluster random sampling. Numbers of co-operative societies, membership, and share capitals increased. The ratio analysis was used to evaluate selected co-operative societies' profit-on-capital, working capital, and capital-plus-working capital ratios. The number of co-operative societies, membership, and share capital grew. Co-operative development involves capital, working capital, and net profit.

In Loikaw Township, Kayah State, Nway Oo (2019) examined what drives cooperative society member commitment in Myanmar. This study examined the factors affecting Loikaw Township savings and credit cooperative member commitment. The study used questionnaire and document review tools to survey 350

Government Employee Saving and Credit Cooperative Society members and analyzed the data using descriptive and inferential statistics. The results showed that networking, cooperative philosophy, and member homogeneity affect member commitment. The investigation also indicated that investment and service, confidence in society, and involvement in decision making were the primary factors of emotional cooperative commitment. Networking and relationships, member homogeneity, and decision-making have also affected cooperative commitment. The study can help policymakers, authorities, and cooperative stakeholders increase member commitment in Myanmar's saving and credit cooperatives.

Wai Thet (2022), Study on Training's Effect on Yangon Co-Operative Sector Employee Performance. The research analyzes cooperative sector training efficacy and measures employee performance. The descriptive study employs simple random sampling to interview 150 respondents from 12 Yangon offices with a standardized questionnaire. The greatest mean score among these categories is employee performance, followed by skill competency. A skilled worker may implement high productivity requirements in any firm, including the cooperative sector. Training programs boost worker performance, according to the research. The appropriate department should provide better training, webinars, seminars, panel discussions, and workshops to motivate staff and promote cooperative society's education, according to the report.

## **CHAPTER III**

### **OVERVIEW ON CO-OPERATIVE SOCIETY IN MYANMAR**

#### **3.1 Emergence of Cooperative Society in Myanmar**

In India, a British colony, the "India Cooperative Savings and Loan Societies Act, 1904" was enacted and cooperative activities emerged, and cooperative savings and loan societies were also established in Myanmar, a sub-state of India at that time. In December 1904, the May Myo (Pyin Oo Lwin) Cooperative Department was opened, and the first cooperative society in Myanmar, the Myin Mu Township Savings and Loan Cooperative Society, was formed and registered on January (3), 1905. After that, the Cooperative Societies Act of 1912 was issued, and under this Act, cooperative central banks, basic rural savings and loan societies, unions, district cooperative societies, and the All-Myanmar Cooperative Council were established in stages. (Department of Cooperative, 2019)

During this Parliament, the Cooperatives Act, 1927, was repealed and the Cooperative Societies Act, 1956, was enacted to give full power to the Cooperative Commissioner. The cooperative collective marketing business was started in 1951-52 and mainly dealt with rice, cotton and sugarcane. Under the cooperative collective marketing scheme, rice was sold through the district cooperatives to the State Grain and Grain Trading Board. In the cotton collective marketing scheme, the Wholesale Cooperative Federation obtained a sole manufacturing license and successfully led the cotton export business. (Department of Cooperative, 2019)

In 1962, the Revolutionary Council joined the Revolutionary Council and enacted the Union of Myanmar Cooperative Society Law of 1970 (28-5-1970) according to the 1970 Cooperative Plan. The **objective of the Union of Myanmar Cooperative Society Law of 1970** was to provide a legal framework for the establishment, registration, operation, supervision, and development of cooperative societies throughout Myanmar. According to this law, cooperative activities are carried out within the framework of the socialist economic plan. Cooperative societies have participated in all sectors of the country, including agriculture, livestock,

forestry, industry, electricity, construction, finance, social, housing, domestic wholesale trade, domestic retail trade. Cooperative societies were also formed rapidly in urban areas, departments and villages throughout the country under the 1970 Cooperative Society Law. (Department of Cooperative, 2019)

On December 8, 1988, some sections of the Union of Myanmar Cooperative Societies Act of 1970 were amended and replaced in accordance with the market economy system. Out of the more than 20,000 societies formed in 1988, the executive committees that had been involved in the socialist era were terminated by the order of the Ministry of Cooperatives dated (2-1-1988) and suitable persons from civil servants and civil society were selected and appointed in their place. Then, the Cooperative Societies Act of 1992 was enacted, allowing new cooperative societies to be formed and old societies to be reformed.

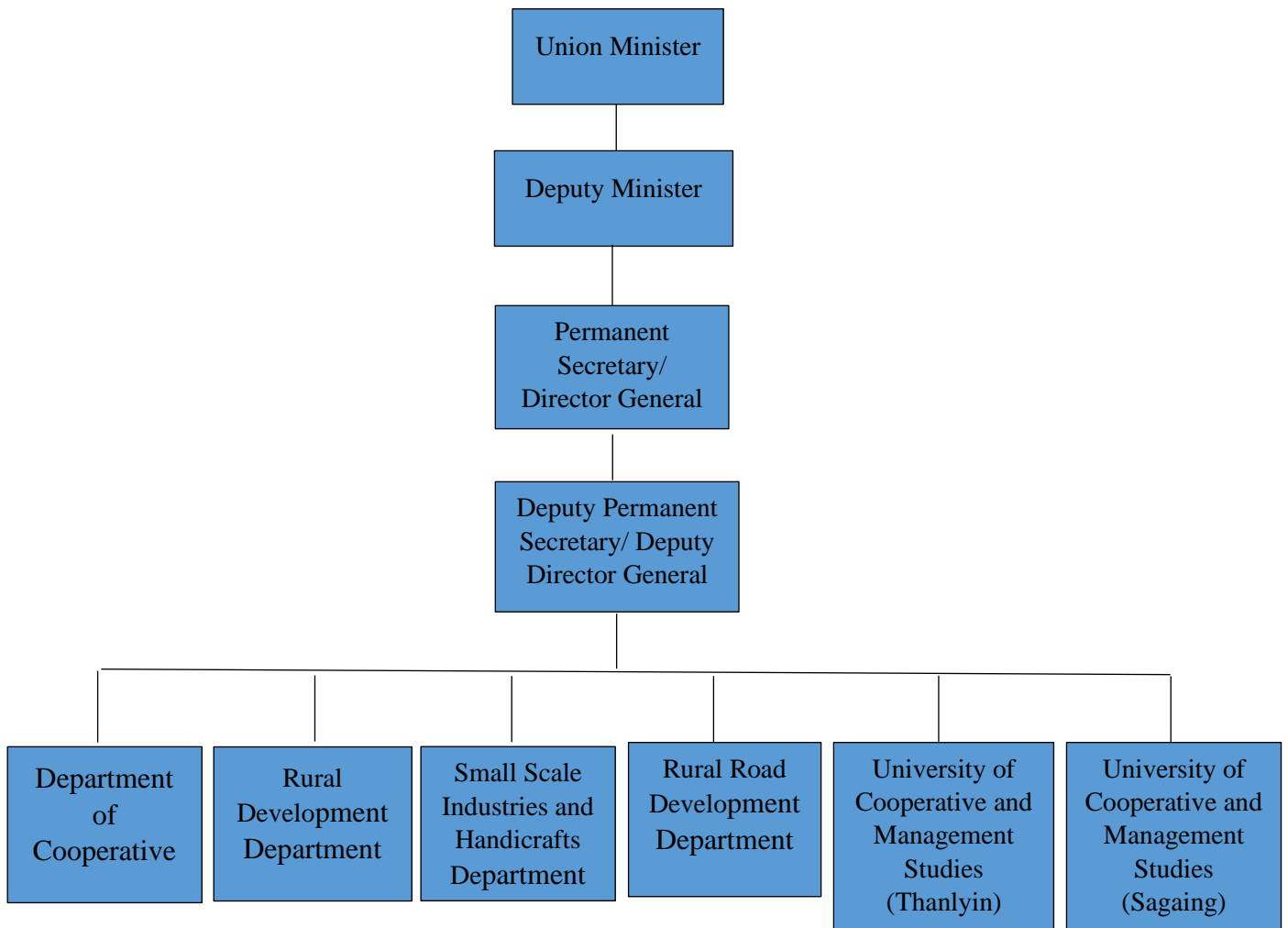
The 1992 Co-operative Law applies in Myanmar. Myanmar joined ICA after this law was passed. To practice the legislation, the 1998 Co-operative Society Rules were replaced by the 2013 rules, which supervise and regulate co-operatives in Myanmar. Cooperatives are now under the Ministry of Cooperatives and Rural Development (MCRD), which was formed in June 2021 from Agriculture, Livestock, and Irrigation. The MCRD is responsible for registering, regulating, and promoting cooperatives, and over sees institutions such as the Department of Cooperatives and Cooperative Universities in Thanlyin and Sagaing.

### **3.2 Role of Cooperative Society**

This Ministry was established on 5 April 1951 as the Ministry of Cooperatives and Commodity Distribution. On 26 March 1962, it was merged with the Ministry of Supplies and was reorganized as the Ministry of Supplies and Cooperatives. It was separated from the Ministry of Supplies and Cooperatives and was established separately as the Ministry of Cooperatives on 18 June 1965. A new ministry was formed on March 30, 2016, when the Ministry of Livestock, Fisheries, and Rural Development, the Ministry of Agriculture and Irrigation, and the three Ministry of Cooperatives departments merged. The previous Ministry of Cooperatives and Department of Rural Development became the Ministry of Cooperatives and Rural Development on June 17, 2021. On 5-8-2022, the Ministry added the Department of Rural Road Development to its Departments of Cooperatives, Rural Development, and Small-Scale Industries. The ministry develops the cooperative sector and small-

scale companies and plans and implements measures to sustain rural socio-economic life to help the country develop. The structure of Ministry of Cooperatives and Rural Development of Structure is as follows:

**Figure: 3.1 Ministry of Cooperatives and Rural Development of Structure**



Source: Ministry of Cooperatives and Rural Development 2024

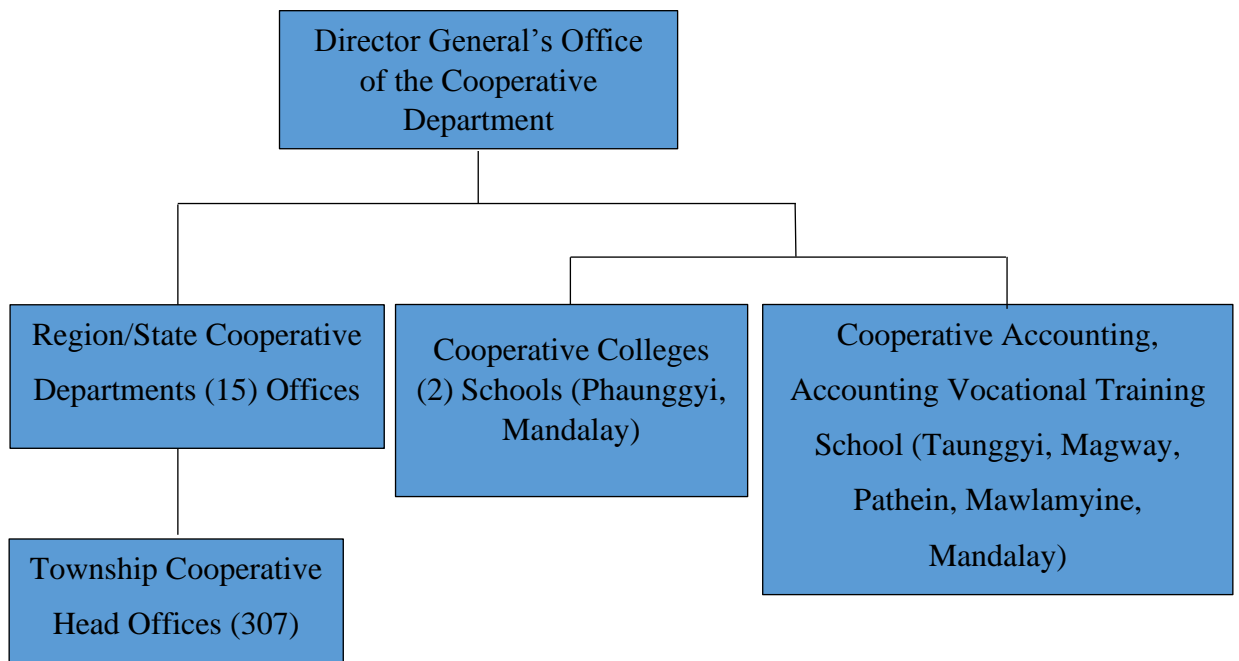
The organizational structure of the Ministry of Cooperatives and Rural Development, as outlined in Figure 3.1. The hierarchy begins with the Union Minister at the top, followed by the Deputy Minister, and then the Permanent Secretary or Director General, and the Deputy Permanent Secretary or Deputy Director General. Below these top-tier positions, the ministry is divided into several key departments: the Department of Cooperative, the Rural Development Department, the Small Scale Industries and Handicrafts Department, and the Rural Road Development Department. Additionally, the ministry oversees two academic institutions: the

University of Cooperative and Management Studies in Thanlyin and its counterpart in Sagaing. This structured framework highlights the ministry's multifaceted approach to fostering cooperative initiatives, rural development, small-scale industries, and infrastructure, while also emphasizing education and research through its affiliated universities.

### 3.2.1 Cooperative Department

The first Cooperative Department was established in Maymyo (Pyin Oo Lwin) in 1904. The Cooperative Department is mainly responsible for the development of cooperative activities, such as organization, education, and supervision. In accordance with the principles of cooperatives, the Department assists in the formation of cooperative associations and the development of their activities. In addition, in accordance with the changing circumstances, the Cooperative Department has been revised and today its current structure is as follows :

**Figure: 3.2 Cooperative Department**



Source: Cooperative Department Nay Pyi Taw 2024

The organizational chart titled Figure 3.2 Cooperative Department illustrates the hierarchical structure of the Cooperative Department in Myanmar. At the top of the hierarchy is the Director General's Office of the Cooperative Department, which oversees the entire department's administration and functions.

Under the Director General's Office, the department is divided into three main branches:

**Region/State Cooperative Departments:** There are 15 offices at the regional and state levels responsible for implementing cooperative policies and programs locally. These are further subdivided into 307 Township Cooperative Head Offices, which serve as grassroots units managing cooperative affairs in townships.

**Cooperative Colleges:** There are two Cooperative Colleges, located in Phaunggyi and Mandalay, which provide formal higher education and training in cooperative studies, management, and development.

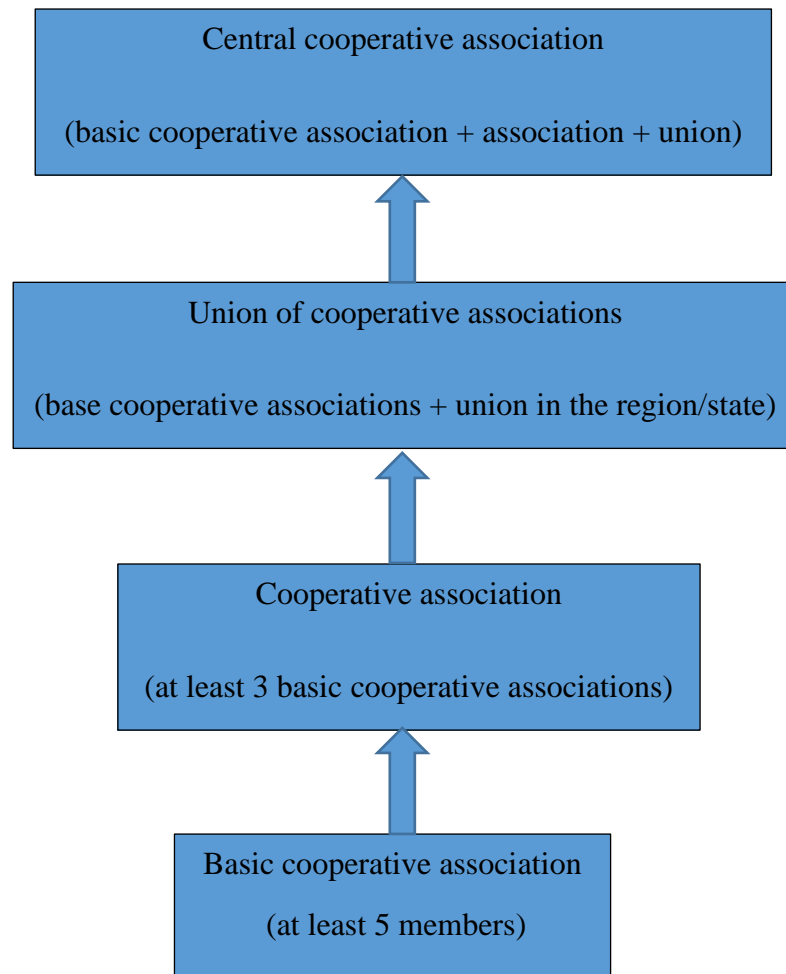
**Cooperative Accounting and Vocational Training Schools:** These institutions are specialized in providing vocational training and cooperative accounting education. They are located in Taunggyi, Magway, Patheingyi, Mawlamyine, and Mandalay, aiming to equip students with practical skills essential for cooperative financial administration.

This organizational structure demonstrates a well-distributed network designed to support cooperative development through administrative governance, educational training, and local implementation.

### **3.2.2 Stages of Cooperative Society Formation**

For the cooperative social sector, cooperatives have been formed in accordance with the Cooperative Law of 1992. In this regard, the structure of cooperatives can be divided into four levels: basic level, group level, national level and central level. The Co-operative Department supports the co-operative system development policy by offering capacity development training and workshops, auditing, monitoring, and evaluating co-operative societies for sustainable development. Cooperatives are structured as follows:

**Figure: 3.3 Stages of Cooperative Society Formation**



Source: Cooperative Department Nay Pyi Taw 2024

This figure (3.3) titled “Stages of Cooperative Society Formation” outlines the hierarchical development process of cooperative organizations, starting from the grassroots level and moving to the national level. **At the basic cooperative association** can be formed by Minimum of 5 members. This is the foundational level where individual members come together to form a cooperative group for mutual benefits (e.g., farming, finance, housing).

**At the cooperative association** can be formed by at least 3 basic cooperative associations. These associations combine to form a larger, more formal cooperative structure at the township or district level. They coordinate the efforts of the basic cooperatives and provide services like training, support, and resource sharing.

**At the union of cooperative associations** can be formed by combination of base cooperative associations and unions in a region/state. This union forms a regional cooperative body, uniting multiple associations across a state or large

geographic area. It advocates for cooperative interests, facilitates inter-association collaboration, and represents the region.

**At the central cooperative association** can be formed by includes basic cooperative associations + associations + unions from across the country. This is the highest national-level cooperative body. It governs and guides all lower levels of cooperatives, engages with the government, and promotes national cooperative development strategies.

### 3.3 Central Co-operative Society (CCS)

Central Cooperative Society (CCS) was founded in 1975 by the military-socialist dictatorship to manage and develop cooperatives. The Myanmar Co-operative movement's highest organization is the CCS. The association oversees and coordinates all cooperative education, training, and commercial operations. Myanmar's economy declined during the communist administration, and state-controlled cooperatives failed to thrive. Additionally, cooperatives were associated with government and were characterized by compelled participation, weak supervision and administration, little member education and training, and misunderstanding of cooperative values and principles.

The Central Co-operative Society (CCS) is Myanmar's top co-operative, and its levels are as follows:

- |  |       |                    |
|--|-------|--------------------|
| (1) Central Co-operative Society         | (CCS) | national level     |
| (2) Union of Co-operative Syndicates     | (UCS) | state/region level |
| (3) Co-operative society syndicates (or) |       |                    |
| Township Co-operative Syndicates         | (TCS) | township level     |
| (4) Primary Co-operative societies       | (PCS) | village/ward level |

The Central Co-operative Society (CCS) serves as the apex institution in Myanmar's cooperative movement, overseeing a structured hierarchy of cooperative organizations at various administrative levels. At the national level, the CCS functions as the central governing body, providing policy direction and support to lower-tier cooperatives. Below the CCS, the Union of Co-operative Syndicates (UCS) operates at the state or regional level, acting as an intermediary between the central authority and local cooperatives. The Township Co-operative Syndicates (TCS) represent the township level, facilitating coordination and resource distribution among primary cooperatives within their jurisdictions. At the most localized level, Primary Co-

operative Societies (PCS) operate in villages or wards, directly serving members with essential services such as credit, agricultural support, and consumer goods. This tiered structure ensures a cohesive and well-organized cooperative system, enabling efficient resource allocation, policy implementation, and grassroots participation across Myanmar.

**Table 3.1: Current Situation of Organized Co-operative Societies**

<b>N0</b>	<b>Type of Society</b>	<b>Co-operative Society</b>	<b>Member Society</b>	<b>Co-operative Members</b>
<b>1</b>	Central Co-operative Society (CCS)	1	467	
<b>2</b>	Union of Co-operative Syndicates (UCS)	22	515	
<b>3</b>	Township Co-operative Syndicates (TCS)	464	20865	
<b>4</b>	Primary Co-operative Society (PCS)	40138	-	4251533
	<b>Total</b>	<b>10625</b>	<b>21847</b>	<b>4251533</b>

Source: Cooperative Department, Naypyitaw 2024

This table presents a comprehensive overview of Myanmar's cooperative sector, structured across four tiers of organization. At the apex stands the Central Co-operative Society (CCS), which serves as the singular national-level entity overseeing 467 member societies. Below it, 22 Union of Co-operative Syndicates (UCS) operate at the state/regional level, collectively linked to 515 member societies. The Township Co-operative Syndicates (TCS), numbering 464, form the backbone of local coordination, supporting a substantial 20,865 member societies at the township level. The foundation of this system lies in the 40,138 Primary Co-operative Societies (PCS), which directly serve over 4.25 million members at the village/ward level.

While the table totals 10,625 co-operative societies and 21,847 member societies, the figures reveal a pyramid-like structure: a highly decentralized system with extensive grassroots participation (PCS) but concentrated oversight (CCS and UCS). Notably, the absence of member data for higher tiers (CCS, UCS, TCS) suggests these function primarily as administrative or federated bodies, whereas

the PCS—with its 4.25 million members—acts as the primary interface for cooperative services.

**Table 3.2: Registered co-operative societies by types of Co-operative**

Sector	Type of co-operative Society	Member society
Production	Producers Co-operatives (Agriculture)	27821
	Producers Co-operatives (Livestock)	4340
	Producers Co-operatives (Fishery)	337
	Producers Co-operatives (Forestry Product)	14
	Producers Co-operatives (Industry)	526
Services	Saving and Credit Co-operatives	3982
	Transportation Co-operatives	155
	Health Care Co-operatives	34
	Agricultural Support Services Co-operatives	34
	Other Services Co-operatives	199
Trading	GEC (Educational Staff)	355
	GEC (staff of the civil services)	88
	Gem Co-operatives	108
	Trading Co-operatives	1666
	General Business Co-operatives	966
	<b>Total</b>	<b>40625</b>

Source: Co-operative Department, Naypyitaw 2024

This table provides a detailed breakdown of Myanmar's registered cooperative societies by sector and type, revealing a strong emphasis on agricultural production and financial services. The production sector dominates, with 27,821 agricultural producers' cooperatives—accounting for over 68% of all societies—highlighting the sector's critical role in Myanmar's cooperative economy. Livestock (4,340), fishery (337), and industrial (526) cooperatives follow, while forestry cooperatives (14) are notably scarce, reflecting sector-specific economic priorities.

In the services sector, saving and credit cooperatives (3,982) emerge as the most prevalent, underscoring the importance of financial inclusion. Other service-oriented cooperatives—such as transportation (155), healthcare (34), and agricultural support (34)—are comparatively limited, suggesting untapped potential in these areas.

The trading sector shows diversity, with educational staff cooperatives (355), gem cooperatives (108), and general trading cooperatives (1,666) serving niche markets.

**Table 3.3: Co-operatives Societies in Mon State**

Name of Township	Type of Co-operatives						Total
	Production	Percentage	Service	Percentage	Trading	Percentage	
Mawlamyine	32	41.0%	19	24.4%	27	34.6%	<b>78</b>
Mudon	65	84.4%	7	9.1%	5	6.5%	<b>77</b>
Chaungzon	40	85.1%	5	10.6%	2	4.3%	<b>47</b>
Kyaikmaraw	20	74.1%	4	14.8%	3	11.1%	<b>27</b>
Thanbyuzayat	37	82.2%	3	6.7%	5	11.1%	<b>45</b>
Yae	48	81.4%	4	6.8%	7	11.9%	<b>59</b>
Paung	54	78.3%	8	11.6%	7	10.1%	<b>69</b>
Thaton	33	60.0%	14	25.5%	8	14.5%	<b>55</b>
Bilin	104	91.2%	7	6.1%	3	1.6%	<b>114</b>
Kyaikto	70	72.9%	15	15.6%	11	11.5%	<b>96</b>
<b>Total</b>	<b>503</b>	<b>75.4%</b>	<b>86</b>	<b>12.9%</b>	<b>78</b>	<b>11.7%</b>	<b>667</b>

Source: Co-operative Department, Mon State 2024

This table provides a comprehensive overview of cooperative societies in Mon State, categorized by township and type (Production, Service, and Trading), along with their respective percentages. The data reveals a clear dominance of Production cooperatives, which constitute 75.4% of the total cooperatives in the state. This trend is particularly evident in townships like Bilin (91.2%), Chaungzon (85.1%), and Mudon (84.4%), where Production cooperatives form the vast majority. In contrast, Service and Trading cooperatives represent smaller proportions, accounting for 12.9% and 11.7% of the total, respectively. Notably, Mawlamyine stands out with a relatively higher share of Trading cooperatives (34.6%), while Thaton exhibits a significant presence of Service cooperatives (25.5%). These variations suggest regional economic specializations, where certain townships may prioritize specific sectors based on local resources or market demands. The data underscores the central role of Production cooperatives in Mon State's cooperative movement, while also highlighting the niche but important contributions of Service and Trading

cooperatives in specific areas. For a thesis, this table could serve as a foundation for analyzing regional economic patterns, evaluating the effectiveness of cooperative policies, or exploring opportunities for sectoral diversification to promote balanced economic growth.

### 3.4 Co-operatives Societies in Mawlamyine Township

According to the information obtained 40 Co-operatives Societies in Mawlamyine Township. The following are:

**Table 3.4: Co-operatives Societies in Mawlamyine Township**

Sector	Name of co-operative Society	Number of Society
Production	Sein Long Pyan Industrial Production	10
	Aye Thar Yar Production	
	Toe Thet Yae Agri-Production	
	Shwe Yi Tun Agri-General	
	Aye Chan Aung Agri-General	
	Su Paung Agri-General	
	Na Wa Yat Agri-General Business	
	Mon State General Business	
	YarMaNyaMay Na General Business	
	Yu Za Na General Business	
Trading	NaDi Than Lwin Trading	19
	Phyo Thit Oo Trading	
	Soe Trading	
	Thiri Mon Trading	
	San Thit Trding	
	Shwe Tara Phoo Trading	
	Shwe Linn Yone Trading	
	Aung Ta Goun Trading	
	Aung Thiri Trading	
	Nyein Trading	
	Thaw Win Trading	

	Htet Nay Linn Trading	
	Pyae Phyo Maung Trading	
	Arthar San Trading	
	Shwe Him Thar Trading	
	Tun Trading	
	Than Kyaw Trading	
	Yin Mar Myaing General Trading	
	Mizu Myanig General Trading	
Services	Ma Hay Thi Weoman Development	
	Thwe Thit Microfinance	
	Healthy Mincrofinance	
	Khan Than Lwin Microfinance	
	Satellite Microfinance	
	Nay Chi Microfinance	11
	Kahun Shwe War Microfinance	
	Arr Thit Market Cooperative	
	ZiWaKa Market Cooperative	
	Swan Saung Sin Market Cooperative	
	Khant Khaw Myaing General Service	
	<b>Total</b>	<b>40</b>

**Source:** Co-operative Department, Mawlamyine Township 2024

In Table 3.4, "Co-operatives Societies in Mawlamyine Township" lists 6 production co-operatives and 4 general businesses, including agriculture, seed, dairy, and milk production. The sample includes 19 trade co-operatives that sell handicrafts, groceries, household goods, and shops. Most of the 11 service co-operatives provide financing and agriculture supplies including fertilizers, insecticides, and farm machinery.

**Table 3.5: Type of Co-operatives Societies in Mawlamyine Township**

Year	Type of Co-operatives						
	Production	Percentage	Service	Percentage	Trading	Percentage	Total
2015	42	53.85%	16	20.51%	20	25.64%	78
2016	40	51.95%	16	20.78%	21	27.27%	77
2017	44	53.01%	15	18.07%	24	28.92%	83
2018	43	53.09%	15	18.52%	22	27.16%	81
2019	39	52.70%	14	18.92%	21	28.38%	74
2020	37	50.00%	16	21.62	21	28.38%	74
2021	33	47.14%	16	22.86%	21	30.00%	70
2022	32	46.38%	16	23.19%	21	30.43%	69
2023	33	47.14%	16	22.86%	21	30.00%	70
2024	34	47.89%	16	22.54%	21	29.58%	71

**Source:** Co-operative Department, Mawlamyine Township 2024

The table titled "Type of Co-operatives Societies in Mawlamyine Township" (Table 3.5) presents a decade-long overview (2015–2024) of the distribution of cooperative societies across three categories: Production, Service, and Trading. The data reveals trends in the prevalence of each type of cooperative, with annual totals provided for comparative analysis. Over the ten-year period, Production cooperatives consistently constituted the largest proportion, ranging from 46.38% to 53.85%, though their dominance slightly declined by 2024. Service cooperatives remained relatively stable, accounting for approximately 18–23% of the total each year, while Trading cooperatives exhibited a gradual increase, rising from 25.64% in 2015 to 29.58% in 2024. The total number of cooperatives fluctuated, peaking in 2017 (83 societies) and reaching its lowest point in 2022 (69 societies), reflecting possible economic or policy-driven shifts.

**Table 3.6: Membership of Co-operatives Societies in Mawlamyine Township**

Year	Membership						
	Production	Percentage	Service	Percentage	Trading	Percentage	Total
2015	2735	63.84%	971	22.67%	578	13.49%	4284
2016	2485	60.88%	963	23.59%	634	15.53%	4082
2017	3796	52.00%	2728	37.36%	777	10.64%	7301
2018	3062	46.76%	2664	40.68%	822	12.55%	6548
2019	2955	40.34%	3590	40.01%	780	10.65%	7325
2020	2182	55.76%	916	23.41%	815	20.83%	3913
2021	1923	53.11%	890	24.58%	808	22.31%	3621
2022	1771	51.39%	857	24.87%	818	23.74%	3446
2023	1705	49.25%	939	27.12%	818	23.63%	3462
2024	1647	48.48%	831	24.46%	919	27.05%	3397

Source: Co-operative Department, Mawlamyine Township 2024

Table 3.6 presents a decade-long analysis of cooperative membership in Mawlamyine Township, categorized by Production, Service, and Trading sectors. The most striking pattern is the significant decline in Production sector membership, which decreased from 63.84% of total cooperative membership in 2015 to just 48.48% by 2024. This 15-percentage point reduction suggests a substantial transformation in the township's economic base, possibly indicating challenges in traditional agricultural or manufacturing activities that typically dominate production cooperatives. The decline was particularly sharp between 2015 and 2019, after which the percentage stabilized around 50%. Concurrently, the Service sector demonstrated remarkable volatility, peaking at 49.01% of total membership in 2019 before settling around 25% in recent years. This surge and subsequent adjustment may reflect temporary policy interventions or economic stimuli that particularly benefited service-oriented cooperatives during this period. The Trading sector, by contrast, showed consistent growth throughout the decade, nearly doubling its share from 13.49% to 27.05%.

Total membership figures reveal significant fluctuations, with dramatic increases in 2017 and 2019 followed by steady decline. These patterns suggest that external economic factors or policy changes may have substantially impacted

cooperative participation rates. The 45% reduction in total membership between 2019 and 2024 is particularly noteworthy and warrants further investigation into potential causal factors.

**Table 3.7: Status of co-operatives membership, BOD and Share Capital in Mawlamyine Township**

<b>Year</b>	<b>Number of co-operatives</b>	<b>BOD</b>	<b>Membership</b>	<b>Share Capital (MMK)</b>
2015	78	380	4284	52006984
2016	77	372	4082	73376083
2017	83	402	7301	84482022
2018	81	392	6548	85947622
2019	74	358	7325	72369412
2020	74	354	3913	75130246
2021	70	338	3621	74597116
2022	69	334	3446	73848871
2023	70	338	3462	72615229
2024	71	343	3397	72666005

**Source:** Co-operative Department, Mawlamyine Township 2024

Each major co-operative's bylaws require members to acquire part of the capital. Bylaws allow 5,000–10,000 Kyats per share. Table 3.7 shows Mawlamyine Township members' capital. This table presents a longitudinal analysis of cooperative societies in Mawlamyine Township from 2015 to 2024, tracking four key indicators: the number of cooperatives, Board of Directors (BOD) members, total membership, and share capital in Myanmar Kyat (MMK). The data reveals several important trends. First, the number of cooperatives has shown relative stability, fluctuating between 69 and 83 societies, with a gradual decline from 78 in 2015 to 71 in 2024. Membership figures demonstrate more volatility, peaking at 7,301 in 2017 before declining sharply to 3,397 in 2024, suggesting potential challenges in member retention or engagement. Share capital presents the most striking trend, showing consistent growth from 52 million MMK in 2015 to a peak of 85.9 million in 2018, followed by a stabilization around 72-75 million MMK in subsequent years. The

BOD numbers correlate closely with the number of cooperatives, maintaining a ratio of approximately 4-5 directors per cooperative. These trends may reflect broader economic conditions, policy changes, or operational challenges facing cooperatives in the region. For a thesis, this data could support analysis of cooperative sustainability, the impact of external factors on member participation, or the relationship between financial resources and cooperative viability. The apparent divergence between declining membership and relatively stable financial capital warrants particular investigation, as it may indicate changing member demographics or shifts in cooperative business models.

**Table 3.8: The Financial Sustainability of the Cooperative Societies in Mawlamyine Township**

Sr. No	Society Name	Member ship	Share Capital (MMK)	Capital (MMK)	Cost (MMK)	Income (MMK)	Net Profit (MMK)
1	Sein Long Pyan Industrial Production	20	1000000	2157139	2421500	3578639	1157139
2	Aye Thar Yar Production	13	149000	522568	660932	1034500	373568
3	Toe Thet Yae Agri-Production	100	558000	1032800	2022000	2496800	474800
4	Shwe Yi Tun Agri-General	360	2785000	3439940	8521360	9176300	654040
5	Aye Chan Aung Agri-General	75	375000	712020	5903700	2240720	337020
6	Su Paung Agri-General	29	145000	2948898	1365376	1671031	305654
7	Na Wa Yat Agri-General Business	50	321000	827178	695150	1201328	506178
8	Mon State General Business	18	2267400	2486469	4148980	4368049	219069
9	Yu Za Na General Business	24	1160000	2409233	1340950	2590183	1249233
10	YarMaNyaMya General Business	33	600000	1120000	10300	56300	46000
11	NaDi Than Lwin Trading	67	2819000	22782089	3937650	3259750	2826100
12	Phyo Thit Oo Trading	50	740000	2031403	1711598	3003000	1291403
13	Soe Trading	40	2335000	1925523	1136975	1727498	590523
14	Thiri Mon Trading	84	2312000	6972960	5699755	10360715	4660960
15	San Thit Trding	80	3925000	7659149	44826295	8560444	3734149
16	Shwe Tara Phoo Trading	39	390000	729057	291000	630057	339057
17	Shwe Linn Yone Trading	100	1500000	3154669	5530592	7185261	1654669
18	Aung Ta Goun Trading	15	121000	129850	665650	674500	8850
19	Aung Thiri Trading	25	555000	564250	258750	268000	9250
20	Nyein Trading	20	260000	654500	579500	974000	394500
21	Thaw Win Trading	24	190000	656766	912734	1379500	466766
22	Htet Nay Linn Trading	30	197000	892200	637800	1333000	695200
23	Pyae Phyo Maung Trading	23	243000	1188500	945500	2007500	945500
24	Arthar San Trading	20	380000	1373047	975322	1968370	993047
25	Shwe Him Thar Trading	24	1935000	2644702	699000	1408702	709702
26	Tun Trading	24	78000	1010861	1717183	1948000	230816
27	Than Kyaw Trading	12	448000	606230	390270	548500	158230
28	Yin Mar Myaing General Trading	75	4578900	5963520	52841012	54225632	1384620
29	Mizu Myanig General Trading	44	2891100	4258812	38914212	40281924	1367712
30	Ma Hay Thi Weoman Development	101	14777000	62446413	9830122	10580348	750226
31	Thwe Thit Microfinance	68	3320000	33909689	6615866	7253955	638089
32	Healthy Mincrofinance	102	510000	24965840	4081260	4537100	455840
33	Khan Than Lwin Microfinance	67	335000	30372307	2412577	2924469	511892
34	Satellite Microfinance	48	480000	18681939	2818002	3494241	676239
35	Nay Chi Microfinance	70	700000	22262714	2976102	3310816	334714
36	Kahun Shwe War Microfinance	36	360000	5801257	860237	1116344	256107
37	Arr Thit Market Cooperative	143	1755000	3053985	1428000	22857835	1298985
38	ZiWaKa Market Cooperative	44	1945070	26072385	1388000	4702000	729000
39	Swan Saung Sin Market Cooperative	53	2720000	7265899	4573455	5212104	638649
40	Khant Khaw Myaing General Service	80	2352500	2753311	19382000	19782811	400811

Source: Co-operative Department, Mawlamyine Township 2024

The table titled "The Financial Sustainability of the Cooperative Societies in Mawlamyine Township" presents a comprehensive overview of 40 cooperative societies, detailing their financial performance and operational metrics. Each society is listed with key indicators, including membership size, share capital, total capital, operational costs, income, and net profit all denominated in Myanmar Kyat (MMK). The data reveals significant variations in financial health across different sectors, such as agricultural production, general business, trading, microfinance, and market cooperatives. For instance, larger cooperatives like Ma Hay Thi Women Development and Thwe Thit Microfinance exhibit substantial capital bases (MMK 62,446,413 and MMK 33,909,689, respectively) but relatively modest net profits (MMK 750,226 and MMK 638,089), suggesting high operational costs or reinvestment strategies. In contrast, smaller societies like Aung Ta Goun Trading and Aung Thiri Trading report minimal profits (MMK 8,850 and MMK 9,250), indicating potential challenges in cost management or revenue generation.

The table underscores the economic diversity among cooperatives, with some, such as Sein Long Pyan Industrial Production and Thiri Mon Trading, achieving significant net profits (MMK 1,157,139 and MMK 4,660,960, respectively), while others, like YarMaNyaMya General Business, barely break even (MMK 46,000). The inclusion of microfinance institutions highlights their role in local financial sustainability, with Healthy Microfinance and Satellite Microfinance demonstrating strong capital reserves relative to income. However, the wide disparity in profitability across sectors suggests that financial sustainability is influenced by factors such as sector type, operational efficiency, and scale. This dataset is valuable for analyzing cooperative performance, identifying successful models, and recommending policy interventions to strengthen weaker societies. Overall, the table provides a foundational basis for assessing the economic viability of cooperatives in Mawlamyine Township, offering insights into their contributions to local development and financial inclusion.

## **CHAPTER IV**

### **SURVEY ANALYSIS**

#### **4.1 Survey Profile**

This study focuses on 40 cooperative societies in Mawlamyine Township, Mon State, Myanmar, selected through purposive sampling to ensure representation across three key sectors: production (10 cooperatives), trading (19 cooperatives), and service (11 cooperatives). The survey targeted Board of Directors (BOD) members as respondents, given their direct involvement in governance and decision-making. Data collection combined structured questionnaires with secondary records from the Mawlamyine Township Cooperative Department (2015–2024) to assess financial performance, governance practices, and service delivery. The survey revealed that cooperatives primarily serve members through savings and loans (27.5%), agricultural inputs (15%), and consumer goods (47.5%), with technical support notably absent. Challenges identified include limited member participation, financial constraints, and governance inefficiencies. The findings underscore the need for improved leadership transparency, financial management, and member engagement to enhance cooperative sustainability and impact.

#### **4.2 Survey Design**

This study employed a **descriptive research design** to assess the performance of cooperative societies in Mawlamyine Township, Mon State, Myanmar. The target population comprised **40 primary cooperatives**, categorized into production (10), trading (19), and service (11) sectors. **Purposive sampling** was used to select Board of Directors (BOD) members as respondents, given their leadership roles and direct involvement in cooperative governance. Data collection integrated **primary and secondary sources** structured questionnaires were administered to BOD members to gather insights on governance, financial performance, and service delivery, while **archival records** from the Mawlamyine Township Cooperative Department (2015–2024) provided financial and operational data. The survey utilized **closed-**

**ended Likert-scale questions** and **open-ended qualitative responses** to capture both quantitative and qualitative perspectives. **Descriptive statistics** (mean, percentage, standard deviation) were used to analyze responses, ensuring a comprehensive evaluation of cooperative performance. This mixed-method approach enhanced the reliability and validity of findings, offering actionable recommendations for improving cooperative sustainability and member satisfaction.

### 4.3 Survey Result

The Township Co-operative department of Mawlamyine township reports 40 main co-operative societies. It targeted main co-operative societies that provide loans to members and engage in manufacturing, trade, and service.

Descriptive sampling was used to sample cooperative groups. Mawlamyine township Co-operative Department main and secondary data sources provided a comprehensive list of primary co-operative societies. Table 4.4 displays the sample primary co-operative societies from the entire population using descriptive sampling.

**Table 4.1: Target Population and Sampling frequency**

No.	Type of Cooperative	Frequency	Percentage
1	Production	10	25%
2	Trading	19	47.5%
3	Service	11	27.5%
	<b>Total</b>	<b>40</b>	<b>100%</b>

Source: Survey Data 2024

This table presents the sampling distribution of cooperative societies in a research study, categorized by type (Production, Trading, and Service) along with their respective frequencies and percentages. Trading cooperatives constitute the largest proportion of the sample at 47.5% (19 out of 40), followed by Service cooperatives at 27.5% (11 out of 40), and Production cooperatives at 25% (10 out of 40). This distribution suggests that Trading cooperatives were prioritized or more readily available for sampling compared to other types, potentially reflecting their prevalence or accessibility in the study area.

**Table 4.2: General Information of Respondent on Performance of Cooperative Society in Mawlamyine (n = 40)**

<b>No.</b>	<b>Age Distribution of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Below 25	-	-
<b>2</b>	25-34	-	-
<b>3</b>	35-44	3	7.5%
<b>4</b>	45-54	12	30%
<b>5</b>	55 and above	25	62.5%
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>Job Distribution of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Less than 1 year	-	-
<b>2</b>	1-3 years	-	-
<b>3</b>	4-6 years	-	-
<b>4</b>	More than 6 years	40	100%
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>Learn About the Cooperative of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Word of mouth	-	-
<b>2</b>	Advertisement	-	-
<b>3</b>	Community outreach	40	100%
<b>4</b>	Social media	-	-
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>Join the Cooperative of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Access to loans	-	-
<b>2</b>	Business or farming support	20	50%
<b>3</b>	Group savings	6	15%
<b>4</b>	Training or education	-	-
<b>5</b>	Community involvement	14	35%
	<b>Total</b>	<b>40</b>	<b>100%</b>

Source: Survey Data 2024

This table presents the age distribution of respondents in the cooperative study, revealing a notably skewed demographic profile. As the data shows, the overwhelming majority of participants (62.5%, n=25) fall into the 55-and-above age

category, while middle-aged respondents (45-54 years) constitute 30% (n=12) of the sample. Only a small fraction (7.5%, n=3) represents the 35-44 age group, and remarkably, there are no respondents below 35 years old. This distribution suggests that the cooperative's membership is predominantly composed of older adults, potentially indicating challenges in attracting younger participants or reflecting an aging membership base.

This table presents the job tenure distribution of respondents within the cooperative, revealing a striking homogeneity in membership duration. The data shows that all surveyed members (100%, n=40) reported being part of the cooperative for **more than six years**, with no representation from shorter tenure categories (less than 1 year, 1–3 years, or 4–6 years). This uniformity suggests a highly stable but potentially insular membership base, which may reflect strong institutional loyalty or, conversely, challenges in attracting and retaining newer members.

The complete absence of members who joined through word of mouth, advertisements, or social media suggests a highly centralized and formalized recruitment strategy that relies exclusively on organized community engagement efforts.

This table reveals the primary reasons respondents joined the cooperative, with business/farming support emerging as the dominant motivation (50%, n=20), followed by community involvement (35%, n=14) and group savings (15%, n=6). Notably, no members cited access to loans or training/education as their main reason for joining, which presents several important implications for understanding the cooperative's value proposition and membership dynamics.

#### **4.3.1 Governance Management and Financial Performance of Respondent on Performance of Cooperative Society in Mawlamyine**

Cooperative societies are democratic organizations that operate based on the principles of mutual help, self-responsibility, and equality. Governance and management in these societies are essential to ensure they function effectively and in the interest of all members. Governance refers to the systems and processes used to direct and control the cooperative. It includes decision-making structures, accountability, and adherence to cooperative principles. Management involves the day-to-day operations of the cooperative, ensuring the organization runs efficiently and meets member needs. Financial performance in cooperative societies reflects how

effectively the organization uses its resources to meet member needs while staying financially healthy. Since cooperatives aim for service over profit, financial performance focuses not only on profitability but also on sustainability, efficiency, and member benefit.

**Table 4.3: Governance Management and Financial Performance of Respondent on Performance of Cooperative Society in Mawlamyine (n = 40)**

<b>No.</b>	<b>General Meetings Held of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Monthly	-	-
<b>2</b>	Quarterly	-	-
<b>3</b>	Annually	40	100%
<b>4</b>	Rarely	-	-
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>The Leadership of the Cooperative of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Very Effective	-	-
<b>2</b>	Effective	27	67.5%
<b>3</b>	Neutral	13	32.5%
<b>4</b>	Ineffective	-	-
<b>5</b>	Very Ineffective	-	-
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>The Financial Sustainability of the Cooperative of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Very Poor	-	-
<b>2</b>	Poor	-	-
<b>3</b>	Moderate	13	32.5%
<b>4</b>	Good	27	67.5%
<b>5</b>	Excellent	-	-
	<b>Total</b>	<b>40</b>	<b>100%</b>

Source: Survey Data 2024

This table presents a striking uniformity in the frequency of general meetings, revealing that all respondents (100%, n=40) report their cooperative holds meetings only annually. This singular pattern of annual gatherings, with no representation of

monthly, quarterly, or rare meetings, offers important insights into the cooperative's governance style and member engagement approach.

This table reveals important insights into member evaluations of cooperative leadership, showing a bifurcated distribution between "Effective" (67.5%, n=27) and "Neutral" (32.5%, n=13) ratings. The complete absence of both strongly positive ("Very Effective") and negative ("Ineffective"/"Very Ineffective") evaluations suggests a cautious or moderately satisfied membership, with no extreme positions on leadership performance. Leadership on the member in cooperative societies is democratic, accountable, and participatory, different from traditional business leadership. It is grounded in the values of cooperation, mutual benefit, and member control.

This table presents member evaluations of the cooperative's financial sustainability, revealing cautiously optimistic perceptions. The data shows that **67.5% of respondents (n=27)** rate the cooperative's financial health as "Good," while the remaining **32.5% (n=13)** describe it as "Moderate." Notably, no member selected extreme categories ("Very Poor," "Poor," or "Excellent"), indicating consensus around moderate-to-positive assessments without strong polarization. Cooperatives maintain financial records at all times. They are transparent with their members about their financial situation. Cooperatives made a lot of profit in the last financial year. Profits and dividends are distributed fairly among the members.

#### **4.3.2 Services and Benefits of Respondent on Performance of Cooperative Society in Mawlamyine**

Cooperative societies exist to serve their members, not to maximize profit. They aim to improve the economic and social well-being of members through collective action, shared services, and democratic control. Services depending on the type of cooperative (e.g., agricultural, credit, consumer). The Cooperative Provide to Members are measurement five ways. There are Savings and Loans, Agricultural Inputs, Marketing of Products, Consumer Goods and Technical Support.

**Table 4.4: Services and Benefits of Respondent on Performance of Cooperative Society in Mawlamyine (n = 40)**

<b>No.</b>	<b>The Cooperative Provide to Members of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Savings and Loans	11	27.5%
<b>2</b>	Agricultural Inputs	6	15%
<b>3</b>	Marketing of Products	4	10%
<b>4</b>	Consumer Goods	19	47.5%
<b>5</b>	Technical Support	-	-
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>Satisfied the Quality of Services Provided of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Very Satisfied	-	-
<b>2</b>	Satisfied	29	72.5%
<b>3</b>	Neutral	11	27.5%
<b>4</b>	Dissatisfied	-	-
<b>5</b>	Very Dissatisfied	-	-
	<b>Total</b>	<b>40</b>	<b>100%</b>
<b>No.</b>	<b>Service Need the Most Improvement of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Access to loans	16	40%
<b>2</b>	Training programs	-	-
<b>3</b>	Communication with members	10	25%
<b>4</b>	Transparency and accountability	14	35%
	<b>Total</b>	<b>40</b>	<b>100%</b>

Source: Survey Data 2024

This table reveals the distribution of key services provided to members, highlighting consumer goods as the cooperative's dominant offering (47.5%, n=19), followed by savings and loans (27.5%, n=11), agricultural inputs (15%, n=6), and product marketing (10%, n=4). The complete absence of technical support services suggests either an intentional focus on tangible goods/financial services or a potential gap in member capacity-building offerings. The heavy emphasis on consumer goods distribution (nearly half of all services) indicates the cooperative may function

primarily as a purchasing collective, while the secondary focus on savings/loans aligns with traditional cooperative financial functions. The relatively limited provision of agricultural inputs (15%) and marketing support (10%) is surprising given that many cooperatives prioritize these services for rural members, potentially reflecting either market saturation from other providers or a strategic choice to specialize in consumer goods distribution. The table's value lies in quantifying the cooperative's service priorities, which appear skewed toward immediate consumption needs rather than production support or technical empowerment, a distribution that likely influences member satisfaction patterns observed in earlier tables and warrants examination of how these service allocations align with member needs and cooperative sustainability goals.

This table demonstrates strong member approval of the cooperative's service quality, with 72.5% of respondents (n=29) reporting being "Satisfied" and the remaining 27.5% (n=11) selecting "Neutral." The complete absence of negative ratings ("Dissatisfied" or "Very Dissatisfied") or extreme positive ratings ("Very Satisfied") reveals a pattern of moderate but consistent satisfaction among members. This distribution suggests that while the cooperative generally meets member expectations, there remains room for improvement to elevate services from satisfactory to exceptional. The substantial neutral contingent (over one-quarter of members) may indicate either passive contentment or unmet potential in service delivery, particularly when considered alongside The table findings about limited agricultural and technical services. These results likely reflect the cooperative's successful focus on consumer goods distribution (47.5% of services) and financial services (27.5%), while potentially hinting that expanded offerings in underrepresented areas like technical support could convert neutral members into satisfied ones. The unanimity in non-negative responses reinforces the cooperative's fundamental competence in serving member needs, though the lack of enthusiastic "Very Satisfied" ratings suggests members perceive the services as adequate rather than outstanding.

This table reveals member priorities for service enhancement, with access to loans emerging as the most pressing need (40% of respondents), followed by transparency and accountability (35%), and communication with members (25%). The complete absence of training programs as an area needing improvement is particularly striking, especially when contrasted with the table's showing of no

technical support services being offered. This suggests that while members recognize the cooperative doesn't provide training, they don't currently view it as a priority for improvement - perhaps because other needs are more immediate or because members obtain training elsewhere. The high concern about loan access (40%) aligns with Table 4.6's finding that no members joined the cooperative specifically for loans, suggesting current loan services may be inadequate or inaccessible despite being a fundamental cooperative function. The significant focus on transparency/accountability (35%) and communication (25%) correlates with earlier tables showing neutral ratings for leadership effectiveness and governance, indicating these systemic issues substantially impact member satisfaction. The distribution highlights a clear hierarchy of needs: financial services (loans) as the top priority, followed by governance improvements (transparency and communication). This data provides crucial guidance for cooperative leadership about where to direct improvement efforts to maximize member satisfaction and organizational effectiveness.

#### 4.3.3 The Performance of Cooperative Society in Mawlamyine Respondent on BOD Member

**Table 4.5: The Performance of Cooperative Society in Mawlamyine Respondent on BOD Member (n = 40)**

No.	Governance and Leadership of Respondent	Mean	Standard Deviation
1	The leadership of the cooperative is effective	3.68	0.47
2	Members are actively involved in decision-making	3.63	0.44
3	The cooperative conducts regular and fair elections	4.00	0.00
4	There is transparency in the management of cooperative affairs	4.00	0.00
	<b>Total</b>	<b>4.00</b>	<b>0.00</b>
No.	Financial Performance of Respondent	Mean	Standard Deviation
1	The cooperative maintains proper financial records	4.00	0.00
2	Financial statements are regularly shared with members	4.00	0.00
3	Profits and dividends are distributed fairly	4.00	0.00
4	The cooperative is financially sustainable	3.68	0.47
	<b>Total</b>	<b>4.00</b>	<b>0.00</b>

No.	Service Delivery and Member Satisfaction of Respondent	Mean	Standard Deviation
1	The cooperative provides quality services to its members	4.00	0.00
2	The cooperative meets our expectations and needs	4.00	0.00
3	We satisfied with the benefits we receive from the cooperative	4.00	0.00
4	Communication between management and members is effective	4.00	0.00
	<b>Total</b>	<b>4.00</b>	<b>0.00</b>

Source: Survey Data 2024

This table presents a quantitative assessment of member perceptions regarding four critical governance dimensions in the cooperative, revealing a clear dichotomy between formal processes and operational leadership. The data shows that while institutional mechanisms like elections and transparency received perfect neutral ratings (Mean=4.00, SD=0.00), leadership effectiveness (Mean=3.68) and member involvement in decision-making (Mean=3.63) scored below the neutral point, with small standard deviations (0.47 and 0.44 respectively) indicating consistent agreement among respondents about these shortcomings. The unanimous neutral ratings for systemic aspects (elections and transparency) with zero deviation suggest members perceive these baseline requirements as being adequately met, but the notably lower scores for leadership and participation - clustered between "Disagree" and "Neutral" - highlight significant dissatisfaction with how these systems are implemented in practice. This pattern suggests a governance-performance gap where proper structures exist but may not translate into effective day-to-day leadership or meaningful member engagement. The consistency of responses (evidenced by low SD values) strengthens the validity of these findings, indicating they represent shared member experiences rather than isolated opinions.

This table presents a clear dichotomy in member perceptions of the cooperative's financial management, revealing unanimous confidence in operational practices but tempered optimism about long-term sustainability. The data shows perfect scores (Mean=4.00, SD=0.00) for fundamental financial practices - record-keeping, statement sharing, and profit distribution - indicating absolute member agreement about the cooperative's adherence to sound financial protocols. However, the slightly lower rating for financial sustainability (Mean=3.68, SD=0.47) suggests

that while members acknowledge proper current management, they maintain cautious reservations about future viability. The zero standard deviations for the first three metrics demonstrate complete consensus about operational excellence, while the modest variation in sustainability perceptions ( $SD=0.47$ ) reveals a consistent but not universal leaning toward optimism. This pattern implies that the cooperative's financial systems are robust in immediate terms, but members may perceive unaddressed challenges in areas like resource adequacy, market competition, or debt management that could impact future stability.

This table presents a remarkable consensus in member perceptions of the cooperative's service quality and communication effectiveness, with all four metrics receiving perfect mean scores of 4.00 ("Agree" on a 5-point Likert scale) and zero standard deviation. This unanimous positive evaluation across all surveyed members indicates exceptional satisfaction with the cooperative's core operations, particularly in delivering quality services, meeting expectations, providing valuable benefits, and maintaining effective management-member communication. The complete absence of score variation ( $SD=0.00$ ) for every item suggests an unusual level of agreement among members, potentially reflecting either genuinely outstanding service performance or limitations in the response scale that prevented expression of even higher satisfaction. When contrasted with earlier tables showing mixed ratings for leadership and governance (e.g., Neutral leadership scores), this data reveals an important organizational dichotomy: while members question some strategic and governance aspects of the cooperative, they overwhelmingly approve of its day-to-day service delivery. The perfect scores may also relate to the cooperative's strong focus on consumer goods distribution (47.5% of services), which typically yields visible, tangible benefits that members can easily evaluate. However, researchers should consider whether these flawless ratings might indicate some survey bias, such as social desirability effects or insufficient response options to capture nuanced opinions.

## **CHAPTER V**

### **CONCLUSION**

#### **5.1 Findings**

The study on the performance of cooperative societies in Mawlamyine Township, Mon State, Myanmar, yielded several significant findings regarding their structure, financial performance, governance, and service delivery. First, the research revealed a fluctuating trend in the number of cooperative societies between 2015 and 2024. While production cooperatives remained the dominant type, their numbers declined from 42 in 2015 to 34 in 2024, reflecting possible challenges in sustainability. Service and trading cooperatives showed relative stability, with 16 and 21 societies, respectively, in 2024. This shift suggests that while agricultural cooperatives initially expanded due to government loan schemes, long-term viability remains a concern.

Financially, the study found notable disparities in performance among cooperatives. Some, such as Thiri Mon Trading Cooperative Society and NaDi Than Lwin Trading Cooperative Society, achieved substantial profits, demonstrating effective business operations. In contrast, others, like Aung Ta Goun Trading Cooperative Society, struggled with minimal earnings, indicating inefficiencies in management or market competition. Despite these variations, most cooperatives maintained transparent financial records and distributed profits fairly among members, aligning with cooperative principles.

Governance emerged as a critical factor influencing cooperative success. While Board of Directors (BOD) members typically 5–7 per society played a key role in decision-making, member participation was often limited to annual general meetings. Leadership effectiveness was rated moderately, with respondents expressing neutral views on transparency and accountability. This suggests that while formal governance structures exist, deeper engagement and stronger oversight mechanisms are needed to enhance trust and operational efficiency.

Service delivery was another key finding, with cooperatives primarily offering consumer goods (47.5%), savings and loans (27.5%), and agricultural inputs (15%). A significant gap was identified in technical support services, which were largely unavailable. Member satisfaction surveys revealed that while 72.5% of respondents were content with cooperative services, a substantial minority (27.5%) expressed neutral sentiments, indicating unmet expectations in certain areas. Member satisfaction was generally positive, but challenges such as poor management, insufficient funding, and low participation hindered performance. Respondents identified access to loans (40%), transparency (35%), and communication (25%) as areas needing improvement, highlighting gaps between member expectations and cooperative operations.

In summary, the findings underscore the financial viability of cooperatives in Mawlamyine Township, as well as their role in providing essential services to members. However, governance weaknesses, limited member engagement, and external competition pose significant challenges. Addressing these issues through improved leadership, financial management, and member education could enhance the sustainability and impact of cooperative societies in the region.

## **5.2 Suggestions**

Based on the research findings, several strategic recommendations can be made to enhance the performance and sustainability of cooperative societies in Mawlamyine Township, Mon State, Myanmar. The study revealed that while cooperatives maintain formal governance structures, there is room for improvement in leadership effectiveness and member participation. Cooperatives should implement regular leadership training programs for board members focusing on strategic planning, financial management, and conflict resolution. Establishing clear performance metrics for leadership and implementing term limits could improve accountability. Additionally, cooperatives should adopt digital platforms for better record-keeping and decision-making transparency, which would help build trust among members.

Financial management and capital access to address financial disparities among cooperatives, a multi-pronged approach is recommended. Cooperatives should develop robust financial planning systems with professional accounting support. Establishing partnerships with microfinance institutions and government agencies

could improve access to low-interest loans. The implementation of risk management strategies, including emergency funds and insurance schemes, would enhance financial resilience. Furthermore, cooperatives should explore innovative funding models such as member share capital increases or community investment programs to strengthen their financial base. Service diversification and quality improvement given the heavy reliance on traditional services like consumer goods distribution, cooperatives should diversify their offerings. Agricultural cooperatives could expand into value-added processing of farm products, while trading cooperatives might develop e-commerce platforms. Implementing quality assurance systems and regular service evaluations would help maintain high standards. Cooperatives should also consider establishing mobile service units or digital platforms to improve accessibility, particularly for rural members.

Member engagement and capacity building to address low participation rates, cooperatives should implement comprehensive member education programs. These could include workshops on cooperative principles, financial literacy, and modern agricultural techniques. Establishing youth committees and leadership development programs would help cultivate future cooperative leaders. Regular member feedback mechanisms, such as suggestion systems and satisfaction surveys, should be institutionalized to ensure services remain responsive to member needs. Cooperatives need to develop strategic plans to enhance their market position. This could include collective marketing initiatives, bulk purchasing arrangements, and quality certification programs. Forming alliances with other cooperatives at regional and national levels would enable knowledge sharing and improve bargaining power. Investment in technology, such as digital payment systems and inventory management software, could significantly improve operational efficiency.

Government agencies and cooperative federations should provide targeted support through policy interventions. This could include tax incentives for high-performing cooperatives, subsidized training programs, and technical assistance for digital transformation. Strengthening the legal framework to protect cooperative assets and ensure fair dispute resolution would create a more enabling environment for cooperative development. Cooperatives should establish monitoring and evaluation systems to track performance indicators regularly. Partnering with academic institutions for action research projects could provide valuable insights for improvement. Establishing best practice sharing platforms among cooperatives would

facilitate continuous learning and adaptation. By implementing these recommendations systematically, cooperative societies in Mawlamyine Township can significantly improve their governance, financial stability, service quality, and overall impact on member livelihoods.

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# APPENDIX

## Survey Questionnaire for Performance of Cooperative Societies

### Section A: General Information

1. Name of Cooperative Society:

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2. Type of Cooperative:

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3. Location:

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4. Year of Establishment:

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5. Number of Members:

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3. Your Role (Member / Officer / Board Member / Other):

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7. Gender:

- Male
- Female

8. Age:

- Below 25
- 25-34
- 35-44
- 45-54
- 55 and above

9. How long have you been associated with the cooperative?

- Less than 1 year
- 1-3 years
- 4-6 years
- More than 6 years

10. How did you learn about the cooperative?

- Word of mouth
- Advertisement
- Community outreach
- Social media
- Other: \_\_\_\_\_

11. Why did you join the cooperative? (Select all that apply)

- Access to loans
- Business or farming support
- Group savings
- Training or education
- Community involvement
- Other: \_\_\_\_\_

### **Section B: Governance and Management**

12. How often are general meetings held?

- Monthly
- Quarterly
- Annually
- Rarely

13. Is there a written constitution/bylaws that guide the cooperative?

- Yes
- No

14. Are elections for board members conducted regularly?

- Yes
- No

15. How would you rate the leadership of the cooperative?

- Very Effective
- Effective
- Neutral
- Ineffective
- Very Ineffective

16. Are you confident in the transparency of management decisions?

- Yes
- No

17. Governance and Leadership (Likert Scale: 1 = Strongly Disagree to 5 = Strongly Agree)

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
The leadership of the cooperative is effective					
Members are actively involved in decision-making					
The cooperative conducts regular and fair elections					
There is transparency in the management of cooperative affairs					

### **Section C: Financial Performance**

18. Does the cooperative maintain proper financial records?

- Yes
- No

19. Has the cooperative made a profit in the last financial year?

- Yes
- No
- Not Sure

20. Are members regularly updated on the financial status of the cooperative?

- Yes
- No

21. Rate the financial sustainability of the cooperative:

- Very Poor
- Poor
- Moderate
- Good
- Excellent

22. How would you rate the financial stability of the cooperative?

- Excellent
- Good
- Average
- Poor

23. Are financial reports regularly shared with members?

- Always
- Sometimes
- Never

24. Has the cooperative's income improved in the past 3 years?

- Yes
- No

25. Financial Performance (Likert Scale: 1 = Strongly Disagree to 5 = Strongly Agree)

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
The cooperative maintains proper financial records					
Financial statements are regularly shared with members					
Profits and dividends are distributed fairly					
The cooperative is financially sustainable					

## Section D: Services and Benefits

26. What types of services does the cooperative provide to members? (Check all that apply)

- Savings and Loans
- Agricultural Inputs
- Marketing of Products
- Consumer Goods
- Technical Support
- Other: \_\_\_\_\_

27. Are services provided in a timely and efficient manner?

- Always
- Sometimes
- Rarely

28. How satisfied are you with the quality of services provided?

- Very Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very Dissatisfied

29. How satisfied are you with the services provided by the cooperative?

- Very Satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very Dissatisfied

30. How often does the cooperative meet members' needs (loans, training, support)?

- Always
- Often
- Sometimes

- Rarely
- Never

31. What areas of service need the most improvement? (You can select more than one)

- Access to loans
- Training programs
- Communication with members
- Transparency and accountability
- Other: \_\_\_\_\_

32. Service Delivery and Member Satisfaction (Likert Scale: 1 = Strongly Disagree to 5 = Strongly Agree)

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
The cooperative provides quality services to its members					
The cooperative meets my expectations and needs					
I am satisfied with the benefits I receive from the cooperative					
Communication between management and members is effective					

## Section E: Challenges and Suggestions

33. What are the major challenges facing the cooperative? (Select all that apply)

- Poor management
- Lack of funds
- Low member participation
- Poor communication
- Competition from other businesses
- Others: \_\_\_\_\_

34. What are the main challenges you face in the cooperative? (Select all that apply)

- Poor management
- Lack of transparency
- Inadequate access to loans
- Low member engagement
- Poor communication
- Corruption or favoritism
- Other: \_\_\_\_\_

35. What suggestions do you have to improve the cooperative?

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