

What determines Member Commitment of Cooperative
Society in Myanmar?: A Case Study of Loikaw
Township, Kayah State

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What determines Member Commitment of Cooperative Society in Myanmar?: A Case Study Loikaw Township, Kayah State

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ABSTRACT

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Co-operatives have long been recognized to play important roles in Societies that translates into the improvement of living conditions of their members. Being voluntary, democratic and self-controlled business associations, cooperatives offer institutional framework through which local Communities gain control over the productive activities from which they derive their livelihoods. Savings and Credit Cooperative Societies (SACCOs) in Myanmar have been investing their funds with objectives of maximizing their wealth. Studies have shown that lack of sustained

growth of SACCOs' wealth has made it hard for them to absorb operational losses, which has threatened their sustainability. This failure to build enough SACCOs wealth, through accumulation of institutional capital was attributed to lack of corporate governance, low member commitment, lack of motivation, failure to follow cooperative principles and lack of appropriate technology. Members' commitment to their cooperative has been identified as a vital factor for sustainable and successful functioning of cooperative society. The purpose of this study was to analysis the factors that influence the member commitment of savings and credit cooperative societies in Loikaw Township. To achieve this objective, the study employed a survey involving a sample of 350 Government Employee Saving and Credit Cooperative Society members using a questionnaire and document review tools and was analyzed using both descriptive and inferential statistics.

ANOVA, correlation analysis and regression analysis were used to determine the contribution of each independent variable to the dependent variable. Primary data was collected by structured questionnaires from member of Government Employees in the Sacco.

The results revealed that overall member commitment is significant influenced by networking and relationship, cooperative ideology and homogeneity of members. The analysis also confirmed for each commitment that shows investment and service, trust in society, and participation in decision making were found as the

determinants of affective commitment with their cooperatives. Furthermore, networking and relationship, homogeneity of member, and participation in decision making have significantly influenced on continuous commitment with their cooperative. Finally, networking and relationship, cooperative ideology, trust, and participation in decision making have significant effect on normative commitment. The study has important implications for policy makers, government and stakeholders of cooperative for devising appropriate interventions that could improve the member commitment in saving and credit cooperatives in Myanmar.

Keywords: Word; saving and credit Cooperative, Government employee, Economic Factors, Social Factors, Psychological Factors, Organizational Factors, and Member Commitment.

Abbreviations

GEC	Government Employee Cooperative
SACCOs	Saving and Credit Cooperative Society
CCS	Central Cooperative Society
ICA	International Cooperative Alliance
AGM	Annual General Meeting
BOD	Board of Director
IOF	Investor Owned Firm
SPSS	Statistical Package for Social Sciences
FCs	Financial Cooperatives

Chapter1.

Introduction

In this chapter the overview of Myanmar cooperative movement is introduced and the problem statement also completed. Furthermore, saving and credit cooperative, structure of the paper, research objectives, research questions and limitation and scope of the study are presented.

Cooperatives were first introduced to Myanmar in 1904 with the enactment of the Indian Cooperative Societies Act. The government became involved right away, as the Cooperative Department was set up in December 1904. Cooperatives were, at first, used by British authorities to counter usury lending practices. By 1929 there were about 4 000 credit cooperatives in what would become Myanmar. Secondary and tertiary membership organizations were formed by this time. Due to liquidity mismanagement the number of cooperatives decreased to just over 2000. By 1932 the national apex was dissolved and only 575 credit cooperatives still existed.

From the beginning cooperatives were considered to be externally- (i.e. British) imposed and controlled organizations. After independence the government focused on agricultural and financial cooperatives. These then were used to promote government priorities and cooperative principles were ignored. Because of the

government's active role in promotion, members developed a passive role – contrary to a key ingredient for cooperative success. Thus, the cooperative sector in Myanmar began as, and is still, a state-run initiative.

The Ministry of Cooperatives has designated three major types of cooperatives:

- (1) Agricultural cooperatives;
- (2) Financial cooperatives; and
- (3) Trading cooperatives.

Each of these has its own National Union. Although they are termed 'agricultural cooperatives', most cooperatives in the rural area are multipurpose, in that they undertake agricultural and financial activities. There are a few cases of other types of rural cooperatives, such as stores. Cooperatives are grouped in a defined hierarchy: primary societies, federations (township), Unions (state or region) and national apex. Primary societies are not required to be part of this system, but none have been found outside of it.

There are 31 576 cooperatives (at all levels) in Myanmar. These include: CCS, 20 Unions, 283 federations and 31,090 primary societies. The number of individual cooperative members is 31,18,623 (CCS estimates that there are approximately 400,000 members of agricultural cooperatives). There are six functional unions (e.g. for agriculture) and 14 are geographically based.

Recently the government developed and approved a national policy for cooperatives. The main tasks enumerated in the policy are:

- “To organize the primary cooperative societies and operate the Micro Capital Loan for the people in order to get their necessary capital;
- “To establish the Microfinance Bank for the requirement of capital of the microfinance firm by receiving Aids, Grants and Concessional loans from international organizations;
- “To upgrade from the cooperative societies to be the effective production, trading, and service cooperative societies in order to support the development of socio-economy and the nation’s economy effectively;
- “To nurture the youth to be the educated cooperators with national and social spirit from the Cooperative Universities and Colleges;
- “To nurture the youth to be the vocational; technicians with national and social spirit from the Cooperative Training Schools.”

The Ministry of Cooperatives has two major objectives:

- To improve the socio-economic lives of rural and urban people at the grassroots level; and
- To support the development of the nation’s economy by promoting the actual strength of the cooperative business.

Major functions are organizing, educating, and regulating. The Ministry is divided into the Departments of Cooperatives, Small Scale Industries and Cooperative Trade Promotion. The Cooperative Department employs 5 500 staff of which 300 is in Nay Pyi Taw. There are 14 region/state offices and 306 township offices.

Commitment of members to their cooperatives historically has seen as an important element for the survival of cooperatives. It is also taken as an important recipe for their success today as well (Fulton and Adamowicz, 1993). “Member commitment is a sort of glue that allows membership and business volume to be maintained...” (Fulton, 1999). Cooperatives performance mainly depends on the capacity to build and maintain trust, commitment and confidence among the cooperative members (Ruben and Heras, 2012).

For a viable and effective operation, member commitment is a key element in cooperative organizations (Jussila et al., 2012). The performance of cooperative organizations depends on their ability to mobilize resource and members, gaining market share, keeping members commitment and satisfaction, and holding their members with them. A highly satisfied and committed member will be active participant in the organization affairs (Dakurah et al., 2005). According to Bijman and Ruben (2005), the members feeling of lack of connection between them and their cooperatives results reduction of commitment to their cooperative. The

decreasing of member commitment may have an impact on the efficiency and continuity of the cooperatives members' commitment is a vital issue (Bijman and Verhees, 2011).

Myanmar is one of the most unbanked countries in the world: less than 20 out of 100 people have access to formal financial services. Inclusive financial sector programs and policies seek to expand the scope of financial options available to unbanked and under-banked populations. In part, this means diversifying away from credit led supply initiatives to demand led initiatives that mix savings, credit, payment services, and insurance, which inevitably encourages the entry of formal financial providers into the market. In Myanmar, 1.4 million people have access to formal financial services through formal microcredit institutions, with non-governmental organizations and financial co-operatives covering 43 percent respectively of clients. In November 2011, the Government of Myanmar passed the Microfinance Law and, up to June 2013, 142 microfinance licenses had reportedly been issued out of which more than 50 percent are for financial co-operatives.

Despite support from the government cooperative sector and from different stakeholders, the saving and credit cooperatives face different constraints that inhibit their capacity to give basic services to their members in a sustainable and accessible way. Limited managerial capacity, low members' participation in decision making and controlling their organizations activities, and shortage of

finance are the challenges facing the Myanmar cooperatives. In addition, different problems have constrained participation of saving and credit cooperatives. Limited access to financial resources, low members' commitment to their cooperative and leadership problems are constraints of the saving and credit members to engage in activities.

The main problem that triggers this study is the absence of detailed and recent study on the determinants of members' commitment to their cooperatives in saving and credit cooperative in Myanmar. Knowing the cause of high or low level of members' commitment will help policy makers, government, and stakeholders of cooperatives for devising appropriate intervention and promotion strategies to tackle these problems and to enhance the commitment of cooperative members.

Declining member commitment is a concern expressed by many cooperatives. For the management of a cooperative, which is responsible for the performance of the cooperative, it is important to understand the factors that influence member commitment. Besides understanding these factors, it is also useful to understand what kind of factors the management of a cooperative can use to increase member commitment in their organization. Research on the factors that influence member commitment within cooperatives has been conducted (although not very extensive). Very little research has however been performed on measures that can achieve the commitment of members of a cooperative.

For cooperatives it is important to develop policies to remain or increase member committed. In order to do so, knowledge is needed on what commitment is, through what factors it is influenced to determine it. This research tries to provide insights in the factors that may determine member commitment in saving and credit cooperatives. It will try to do so by exploring different theoretical concepts relate to member commitment and by empirical research on measures that saving and credit cooperatives use today in order to determine member commitment. On the basis of the research results, this report will provide conclusions on the measured used by Government Employee Saving and credit cooperatives and recommendations on how the management of cooperatives can increase the commitment level of their members.

Cooperative firms occupy a strong position in many business sectors all over the world and a continuing interest exists for the cooperative business form (Galle, 2010). Due to the current economic conditions, cooperatives receive increasing attention as being a durable business form (e.g. Rabobank). The year 2012 has even been recognized by the United Nations as the “international year of the cooperative” in order to promote the cooperative business form as being both economic viable and social responsible (ICA, 2012).

“A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a

jointly-owned and democratically-controlled enterprise” (ICA, 2012). The cooperative business form dates back to the industrial revolution, where local craftsmen in reaction to the increasing competition with emerging large scale factories started to cooperate (Birchall, 1997). In Myanmar, Co-operative was started in 1904 with the enactment of the Indian Cooperative Societies Act.

Cooperatives differ from investor owned firms (IOF) in different manners. First of all, cooperatives are owned by its users, referred to as members. Second, a cooperative is controlled by the members. Third, a cooperative distributes the benefits to their members. Cooperatives have to consider the social aspects of the cooperative society, while an IOF only has to focus on the business logics (Nilsson & Hendrikse, 2011). Van Dijk & Klep (2005) indicate that the relation between a cooperative and its members is based on four dimensions. Cooperatives have a user relationship, a transaction relationship, a financing relationship, and a control relationship with its members. Based on a review of various definitions of the cooperative concept, Nilsson (1996) concludes that three factors remain that can be found in all theoretical definitions. The first factor is the user-owner principle, which refers to the members who own and finance the cooperative and also the ones that use it. The second factor is the user-control principle, which refers to the members who both control and use the cooperative. The third factor is the user-benefits principle, which refers to the benefits of the cooperative that are

distributed to the members. These three principles are all necessary to establish a cooperative (Nilsson, 1996).

This paper is structured in 5 chapters. After the introduction it starts with explaining the research topic, including problem statement, objective and research questions. Chapter 2 provides a general description of the concept of member commitment and explains the factors that can influence member commitment. In chapter 4 describe and explain about the conceptual framework and the specific each factors that influence member commitment. It continues with chapter 4 describing the methodology used in the research. In chapter 5 the empirical results and analysis are presented. Finally, chapter 6 provides conclusions and recommendations with the discussion.

The studies of the objectives are

1. To determine the influential factors of member commitment of Saving and Credit Co-operative Society, and
2. To advice the management of Saving and Credit cooperatives on factors that can determine member commitment

The research questions are

1. Which factors can determine the influence on member commitment?

2. What recommendations can be given to the management of cooperatives to achieve member commitment?

The Scope of the study is to investigate in Government Employee Saving and Credit Co-operative Society in Loikaw Township, Kayah State. The sample size was collected about 350 members from 2700 by using Taro Yamane (Yamane, 1973) formula.

Chapter 2

Literature Review

This chapter presents the concept of member commitment and elaborates the importance of members' commitment to their cooperative. Moreover, it outlines the factors affecting members' commitment.

2.1 What is member commitment?

Recent literature provides several definitions of member commitment. Doucette (1997) defines commitment as “the enduring desire to maintain in a valuable exchange relationship with long lasting loyalty and forsaking of alternatives”. Fulton (1999) describes member commitment as “a sort of glue that allows membership and business volume to be maintained even as trade becomes more fluid and barriers to reorganization are broken down”. Fulton (1999) furthermore states that member commitment is created when “the cooperative finds a set of characteristics that appeals to the members but not to the non-members” (Fulton, 1999). Also in the marketing relationships literature different explanations of the concept of commitment exist. Garbarino & Johnson (1999) define commitment as “an enduring desire to maintain a valued relationship”. Morgan & Hunt (1994) view it as “an exchange partner believing that an on-going relationship with another is so important as to warrant maximum efforts at maintaining it”.

Kroft & Bijman (2007) explain that a member of a cooperative is committed when he feels himself united with the cooperative and identifies himself with the cooperative, often referred to as the cooperative ideology. A committed member accepts and supports the cooperative's strategy, is prepared to deliver extra efforts for the cooperative, is prepared to participate in the decision-making of the cooperative, has a desire to remain a member of the cooperative and accepts certain decisions that will be unprofitable on the short term for the member but are at the advantage of the cooperative on the long term (Kroft & Bijman, 2007).

These definitions are not identical due to the subjective nature of the concept. They however all have some parts in common, which makes it possible to explain of what aspects member commitment consists. First of all there is the importance of a relationship and a certain desire and willingness to remain in this relationship. Second, there is some sacrifice behaviour accepted in continuing the relationship. Third, there is the expectation and belief of continuity (Skarmeas et al., 2002).

Based on a review of the majority of existing definitions, Meyer & Herscovitch (2002) suggest that commitment can be defined as "a force that binds an individual to a course of action of relevance to one or more targets". This force or mind-set can take different forms, which are desire, perceived costs and obligation, usually referred to as affective, continuance and normative commitment (Meyer &

Herscovitch, 2002). More on these different forms of commitment is explained in section

The level of commitment manifests itself by a member in the form of behaviour and attitude. The way members feel or think (attitude) about the cooperative is important to understand the way in which they respond to a situation or stimulus (behaviour). Certain measures can result directly in behaviour that leads to a higher level of member commitment. Other measures can result in a different attitude of the member towards the cooperative, which can indirectly result in behavior that leads to higher commitment.

Hakelius (1999) suggests that the lowest possible level of commitment is shown by a member who decides to end his membership of the cooperative and the highest level of commitment is shown by a member who is a member, trades only with the cooperative, attends all annual meetings, and is an elected representative (Hakelius, 1999).

The concept of commitment can however also be found in other fields of literature. In order to find relevant information on factors and measures that can influence member commitment in cooperatives, this research also looks at these other fields of literature describing commitment.

The first relevant field where the concept of commitment can be found is organizational commitment theory. This field of literature discusses the relationship

an employee has with the organization he or she is working for. It tries to explain the bond or linking between an employee and an organization and the way in which this employee identifies himself with and is involved in the organization (Matthieu & Zajac, 1990). Commitment is seen here as an attitude or psychological state (Solinger et al., 2008). Organizational behavior theory provides insights on the reasons why employees become committed to their organization. Although the concept of member commitment in cooperatives is not exactly the same as employee commitment towards an organization, both have in common that there is commitment with respect to a relationship between an individual and an organization. Findings in the field of organizational commitment theory can therefore be useful in understanding the factors and measures that influence member commitment in cooperatives.

The second relevant field where the concept of commitment can be found is in the relationship between a company and its customers. Here commitment is usually referred to as customer loyalty (Ball et al., 2004). Loyalty is often divided between attitudinal loyalty and behavioral loyalty. Attitudinal loyalty is defined as the desire to continue the relationship and behavioral loyalty is defined as repeated transactions (Ball et al., 2004). The way in which consumers become committed to a specific product or company has been widely discussed in literature. Although the relationship company-customer and cooperative-member is not exactly the same, it

can provide valuable insights. This field of literature is in particular relevant for this research when the focus is on establishing, developing and especially on maintaining a relationship with a customer. Although loyalty is often used as synonym for commitment, some claim that it is not the same. In this research however no specific difference is made between commitment and loyalty, since these two concepts are that close related to one another.

The third relevant field where the concept of commitment can be found is in the relationship between exchange partners in a business network, usually referred to as relationship management or buyer-seller relationships. Here commitment is seen as an important ingredient for long-term relationships between business partners (Morgan & Hunt, 1994). This field is of relevance for this research because within cooperatives there is also a business and transaction relationship between exchange partners.

The fourth relevant field where the concept of commitment can be found is that of professional associations. Member commitment is not only important for cooperatives, but also for sports clubs, student societies and any other form of organization where membership is voluntary. However, it should be stressed that there is a fundamental difference for being a member of a cooperative and for being a member of for instance a soccer club. A people becomes a member of a cooperative in particular for economic reasons, while someone becomes a member

of a soccer club for completely different reasons. Therefore, the focus will be mainly on large-scale professional associations.

2.2 The three component model of commitment

One of the most widely used theories in organizational commitment is Allen and Meyer's (1990) three-component model (see Markovits, Boer & van Dick 2013; Garcia-Gabrera & Garcia-Soto 2012, 3151). It has been the leading approach in studying organizational commitment for more than 20 years (Cohen 2007, 337). Lately, it has been the most widely accepted conceptualization of organizational commitment (Herrbach 2006, 631). It sees commitment as having three separable forms: affective commitment, continuance commitment and normative commitment.

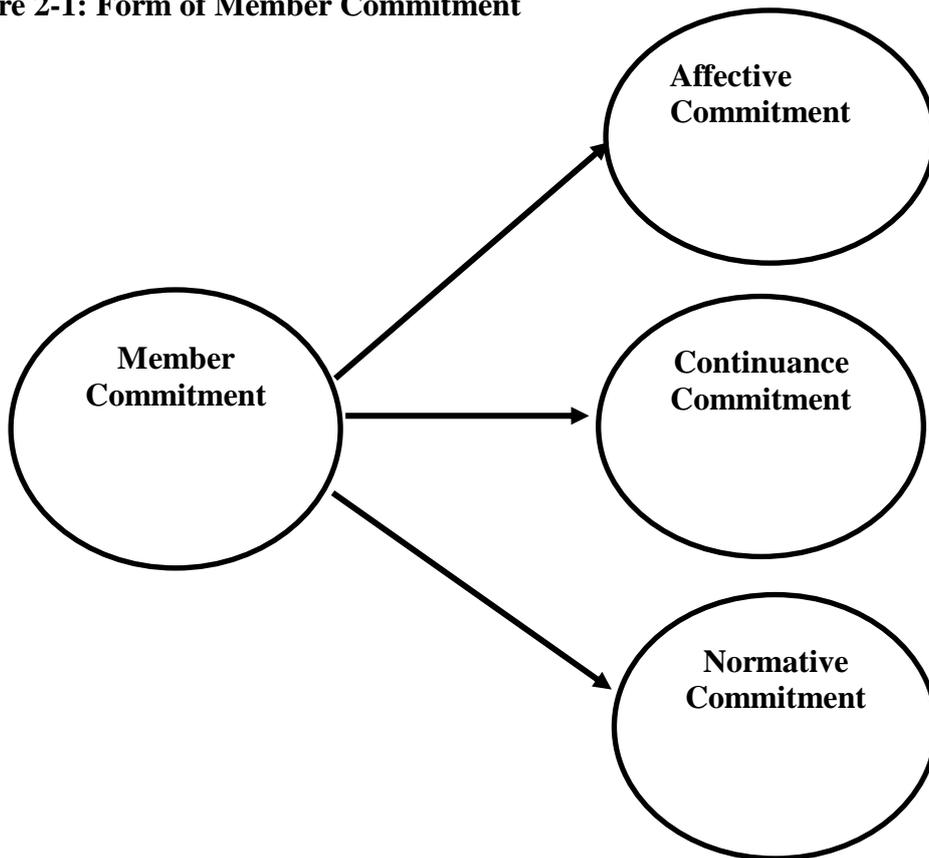
The concept of commitment is usually divided into three components by Meyer & Allen (1999). They describe three component of commitment-

- (1) Affective Commitment – which refer to the emotional describe to remain within an organization. This type of commitment result in member who would like to remain a member because they believe in the organization and have a high desire to contribute to the goals of

organization. They have the feeling that these goals are similar to their own goals.

- (2) Continuance or Calculative Commitment – which refer to an individual awareness of the costs associated with abandoning the organization. In the organization on What they are receiving in return for their effort and what would be lost to leave in the organization (eg- pay, benefit,etc).
- (3) Normative Commitment – which refer to the perception of obligation to remain within organization. These members feel it as their duty to remain a member and are willing to be involved.

Figure 2-1: Form of Member Commitment



Committed members will not leave the cooperative during difficult times, which make future investments more secure and stable (Trechter et al., 2002). Committed members are more willing to elect a strong board of directors and will be more demanding. Demanding members are good for a cooperative since they will continually trigger the cooperative to improve (Trechter et al., 2002). Committed members form a solid ground for planning decisions and once a decision has been made, committed members will be quicker prepared to implement the decisions, reducing implementation and control costs (Kroft & Bijman, 2007). Finally, committed members are better able to understand necessary structural changes in order to survive in the continuous changing market in which cooperatives are active (Trechter et al., 2002).

The points described above clearly shows that member commitment is of vital importance to cooperatives. However, it should also be noted that there are negative issues related to member commitment. Fulton (1999) shows that there are costs related to member commitment. Member commitment can mask inefficiencies in the cooperative and cooperatives can 'exploit' their members, since the management knows that the members are committed and will not leave the organisation. Managers can also become less pro-active in lowering costs and finding ways of increasing revenues (Fulton, 1999). Nevertheless, the disadvantages do clearly not outweigh the advantages of committed members and

the disadvantages can be controlled. It is therefore assumed that cooperatives should try to improve the commitment level of their members. This is also the general line of thought in literature on member commitment within cooperatives.

2.2.1 Importance of member commitment

During the past decades, cooperatives have increased in number and engaged into different business activities (Fulton and Adamowicz, 1993). These authors also argued that the effective functioning of any cooperative resides mainly on the commitment of its members to patronize the cooperative. Member commitment is vital for the long term-success of cooperatives (Trechter et al., 2002) and it is also a critical issue for sustainable and effective cooperation (Jussila et al., 2012). Member commitment is seen as a key element for the survival and the success of cooperatives. Lack of member commitment leads to mismanagement and later to the dissolution of the cooperative (Rowan, 1981).

Chapter 3

Conceptual Framework of the Research

In this chapter it explains about the research framework of member commitment in their cooperative. Figure 3.1 shows the four main factors and sub factors that can affect each specific member commitments and overall commitment.

3.1 Factors influencing on member commitment

There are four main factors that can influence member commitment. The four main factors are social, economic, psychological and organizational. Every main factor consists of sub-factors that together how a specific factors and main factors can have a positive or negative influence on the commitment level of members in a cooperative. The factors show the reasons or motives why a member of a cooperative would like to stay and actively participate in the cooperative. The related measures indicate how the management of a cooperative can influence their members to become committed towards the organization.

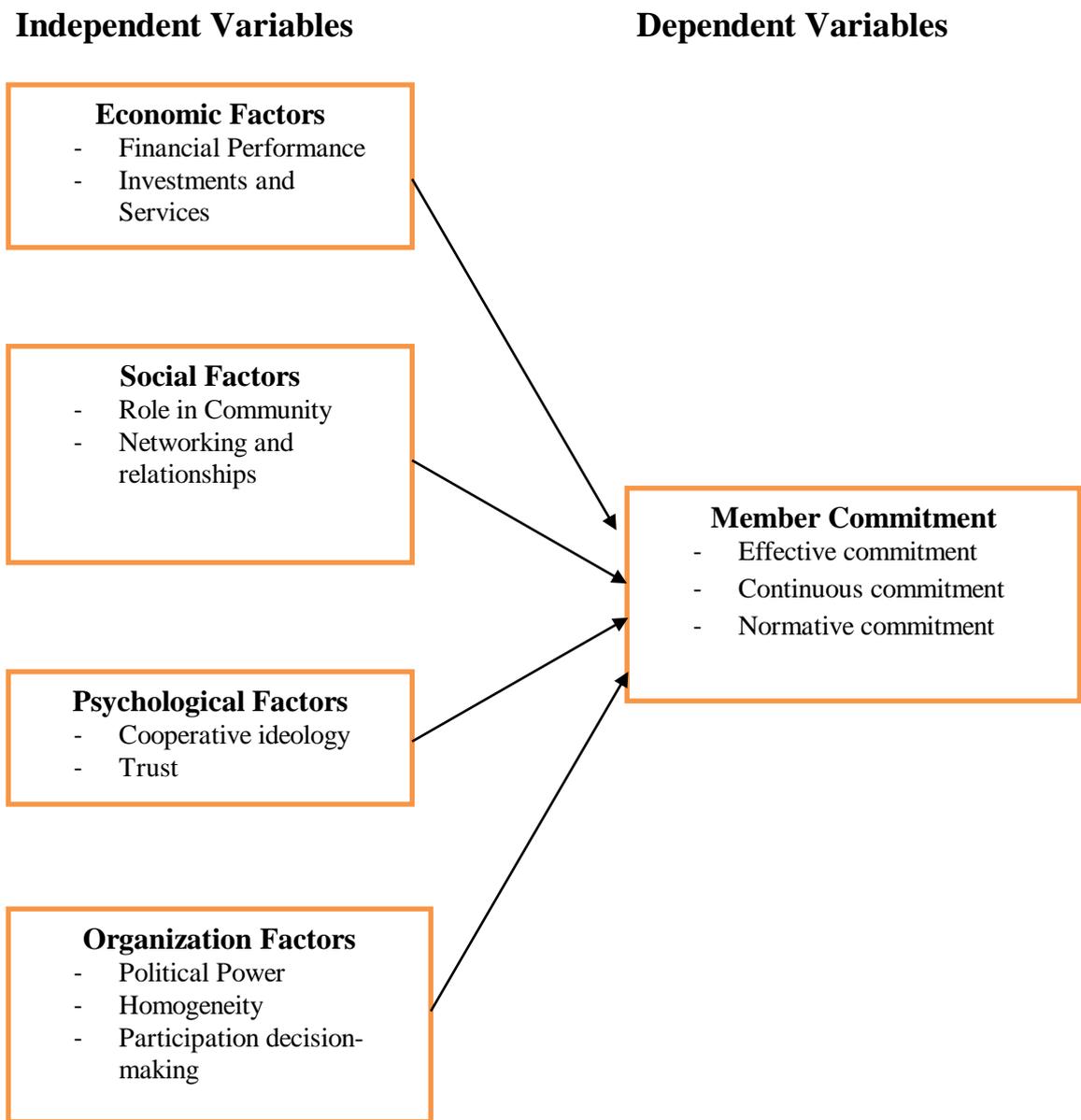


Figure 3.1 Conceptual Framework of Member Commitment

The factors are derived from existing literature on member commitment in cooperatives. Literature on factors that influence member commitment in cooperatives often makes a division between economic and social factors (e.g. Fulton, 1999). Kroft (2006) adds a third factor which she names organisational factors. Based on a review of the literature, a fourth main factor is added, named psychological factors. The mechanisms can influence member commitment. Once the effect of these mechanisms is clear, it will also be easier to understand and identify the related measures that can increase commitment among members.

3.1.1 Economic Factors

Economic factors are often mentioned as most important in creating member commitment in cooperatives. Members become committed when they have the feeling that they will miss valuable financial rewards when they abandon the cooperative (Jiménez et al., 2010) or are not active in the cooperative.

Return for patronizing the cooperative from invested capital as divided is one factor for members to be committed to their cooperatives (Fulton and Adamowicz, 1993). This shows that when members have got good return from their investment through dividend payment. The cooperatives good financial performance brings members commitment and satisfaction (Österberg and Nilsson, 2009). When the cooperatives become not successful in their operations it may leads to the loss of

members' commitment to the cooperative (Fulton and Giannakas, 2001). The cooperatives financial performance has influence on members' commitment level (Trechter et al., 2002).

Cooperatives give the member the opportunity to participate in investments and the possible profits from these investments (Fulton, 1999). If members get involved in cooperative investments they can become more committed, because part of their income is linked to the financial performance of the cooperative and its investments (Trechter et al., 2002). They can also become more concerned and dependent about decisions related to investments, which can result in more participation. Nilsson & Ollila (2009) suggest furthermore that an important factor in making members willing to invest is their level of involvement in the whole decision-making process surrounding the investments. Providing equity to the cooperative can also give the members a higher feeling of ownership of the cooperative, which on its turn can increase commitment.

Cooperative board of directors and managers are facing challenging in providing different services that can satisfies members' needs (Fulton and Adamowicz, 1993). Keeping members' satisfied is a complex and difficult duty in cooperatives because cooperatives provide different mix products in comparison to IOF provide (Fulton and Adamowicz, 1993). Cooperatives may provide different additional services to members like social welfare system. So giving these additional services

which cannot be given by other organizations may help to increase the commitment of farmers to their cooperatives.

The existence of any cooperative largely depends on the commitment of its members to patronize the cooperative. Cooperative patronage is highly influenced by economic factors (Fulton and Adamowicz, 1993). Member commitment is related to the cooperative's capacity in develop a reputation as an effective agent for the members. When the cooperative becomes an effective agent of members, it can help increasing members' commitment (Fulton and Giannakas, 2001). Financial health in the cooperatives will increase members' commitment.

3.1.2 Social Factors

Another field of factors that influence member commitment is social factors. These are also so-called 'soft factors'. Members establish cooperatives for different reasons. In many occasions, cooperatives are established to bring better economic and social conditions for members. In cooperatives members consider the democratic controlling system as a crucial issue. They consider the cooperatives as social and economic institutions (Österberg and Nilsson, 2009). In addition to the above economic factors there are certain social factors as well that affect member's commitment. The social factors identified from the literature are role in community and networking and relationships.

Members of cooperatives that are active in and contribute to the (local) community show a higher commitment level (Fulton 1993). Involvement in the local community is something which cooperatives use to differentiate themselves from an IOF (Fulton, 1999). In a research on Canadian cooperatives, Fulton & Kettilson (1992) found that cooperatives contribute to the social well-being and feeling of community of people living in small agricultural villages. They furthermore found that cooperatives are important in ensuring a continued social and economic existence of small communities. Based on evidence from a credit union who was involved in local initiatives aimed at creating local employment and local housing, McCarthy & Ward (2001) suggest that these actions will result in increased membership, increased use of the services, and greater desire to participate in the operations of the credit union. Also commitment from the community would increase.

A cooperative is a social community where long-term relationships, trust, shared identity, and informal information exchange among members are present (Bijman, 2005). Members see each other as colleagues and can develop strong social ties with one another. The network character of the cooperative gives members the possibility to exchange information with each other. Member frequently meet each other and they may discuss different issues, as a result member will exchange information. When the members have good relationship they will share different

information and develop good awareness, as a result they may become more informed about their cooperatives matters.

3.1.3 Psychological Factors

Besides economic factors, there are also so called 'soft factors' that play an important role in influencing member commitment. It is member commitment that makes a member decide to continue with the cooperative.

From a historical perspective cooperative ideology is probably the feature that most often results in member commitment (Fulton, 1999). Several studies however indicate that cooperative ideology has been replaced by financial performance as most important factor that stimulates member commitment (Hakelius, 1999). Others even suggest that cooperative ideology is breaking down in many cooperatives. Cooperative ideology is defined as "the preference to do business with the cooperative from which the members are owner and have decision rights" (Fulton, 1999).

Rokholt (1999) suggests that identification and ideology are the core factors which explain the degree of member commitment. He states that "the more the member feel as a part of a socially and economically integrated system, and the more the member perceived the organization being important to his future situation, the more committed he is" (Rokholt, 1999).

The cooperative ideology is based on norms and values. These values can be found in the minds of the members and not in the organization (Nilsson, 1996). The values can however be translated into cooperative principles that are entered into statutes, policies, and rules (Nilsson, 1996). The ideology in cooperative organizations is usually one of a kind and this can be expressed as belonging to a certain social class, a specific field of interest, or in obtaining a common goal. Nilsson (1996) suggests that if all members have the same values, the sense of unity will increase, the level of heterogeneity will be lower and solidarity with each other will be higher. It can also be assumed that shared values will increase trust among members. The shared ideology will thus increase the commitment of members.

Trust is widely assumed to be important for every organization (Watson & Papamarcos, 2002). The concept of trust can often be found in the mission statement of cooperatives (Hansen et al., 2002). In fact, trust forms the basis for all sorts of cooperation. Members in a cooperative can only work together when there is trust (Hakelius, 1999).

Trust is one of the most important actors in the effectiveness of our present complex social organization. It is the enthusiasm of one individual or more individuals in a social unit to trust others. Trust is “an expectancy held by an

individual or a group that the word, promise, verbal or written statement of another individual or group can be relied upon” (Rotter, 1967).

Trust among members of the cooperatives, and between members and the cooperative managers is a key indicator of group cohesion which is a sign of members’ desire to remain in the cooperative and their commitment to their organization. When the members trust the board of directors and the management, members become satisfied and committed to the goal of the organization (Hansen et al., 2002). This shows that when members have a trust on the management of their cooperative, they will become satisfied and stick to achieve the planned objective of the cooperative. Trust has an impact on members’ organizational commitment” (Barraud et al., 2012). Borgen (2001) argue that trust is an essential means for coordination and control in cooperatives.

3.1.2 Organizational Factors

Another field of factors that influence member commitment is related to the organization. Organizational commitment is the acceptance of organizational goals by the employee and their willingness to discharge effort on behalf of the organization (Miller and Lee, 2001).

The cooperative can also function as a political interest group for its members. The united character of the cooperative gives it a strong position in negotiating and cooperating with local authorities in the advantage of their members (Rokholt,

1999). Members can become more committed if they have the feeling that the cooperative defends and works at the advantage of the members against powerful governmental institutions. By being united the members can better defend their interests.

Increasing heterogeneity of the member base has a negative influence on member commitment (Fulton & Giannakas, 2001). The decision-making process can become more difficult, coordination between the cooperative and the members harder, and willingness to invest can decrease (Hansmann, 1996). Due to the heterogeneity the cooperative can become so complex that members do no longer understand what is going on in the cooperative. This can cause lower participation rates and members no longer being able to identify themselves with the activities of the cooperative, resulting in a decrease of commitment (Österberg & Nilsson, 2009). Members often try to influence the corporate structure and decisions at the advantage of their preferences, which can lead to conflicting preferences when the members are very heterogeneous (Kalogeras et al., 2009).

The cooperative is collectively owned by the members and it is jointly controlled through a democratic decision-making process. The democratic nature of the cooperative and the voice that members have in running the organisation are likely to lead to greater member commitment (Trechter et al., 2002). The most common ways in which members can participate in the governance of the

cooperative are by attending annual meetings, serving on a committee, serving on the board of directors, or (if present) serving in the member council. It is important that members are involved in the governance of the cooperative, because when they are not involved they can lose their cooperative identity and become less committed (Nilsson & Ollila, 2009). Participating in the whole governance process costs time and money and therefore perhaps exceeds the benefits. If members are not committed towards the cooperative, they can become free-riders in the sense that they have access to the products and services of the cooperative, but do not participate in the democratic process (Hakelius, 1999).

Based on classic literature on organizational psychology, Österberg & Nilsson (2009) state that people more easily accept changes that have significant effect on them, when they were offered the possibility to influence and participate in the decision-making. Therefore, if members are allowed to participate into the decision-making they may be more committed to the cooperative and have more trust in the board of directors (Österberg & Nilsson, 2009). Members who serve or have served as a director in the board or in other positions in the cooperative also tend to be more committed than members who have not (Österberg & Nilsson, 2009; Trechter et al., 2002). Members are also more willing to commit themselves to the democratic control when the decisions are made by experienced and trustworthy fellow farmers (Österberg & Nilsson, 2009). Commitment from

members who are active on the governing board has an impact on other members. Those members of the board who are acting in their own interests and not in that of the collective create lower levels of commitment among members (Jiménez et al., 2010).

Chapter 4

Methodology of the Study

This chapter outlined the methodology, which was used in carrying out the study. Aspects covered included description of the study area and target population, the research design, sample size and sampling procedure, data collection methods, validity and reliability, data analysis technique and assumptions.

4.1 Study of the Background

Kayah State is one of the State in Myanmar and located in eastern Myanmar that is bordered by Thailand to the east, the Kayin State of Myanmar to the south and west and Shan State to the north. The area is 11,731.09 sq. km. Kayah State is one the smallest state in Myanmar. It has two districts and 8 townships or sub-townships. These are Loikaw and Bawlakhe districts and Loikaw, Dimawso, Phrusow, Shardow, Bawlakha, Parsoung, Meisi and Ywathit townships. According to 2014 censuses the total population is 286,627 which are 143,213 (49.96%) male and 143,414 (50.04%) female. The total population of Kayah State represents 0.56 percent of the total population of Myanmar and the population of Kayah State remains the smallest compared with other States and Regions in the country. The percentage of urban population is 25%. The percentage of population by age group

are children (0 – 14 years) 34.6%, economically productive (15 – 64 years) 61.7% and elderly population (65+ years) 3.7%.

The labor force participation rate is 74% and the unemployment rate is 2.7%. The total number of Government employees are 13187 (5.98%) in Kayah State. Among the districts, Loikaw is the highest number of Government employees compared with the other districts which is 7168 (54%).

Due to decades of conflict, life in Kayah has long been characterized by relocation, internal displacement and, for many, migration to neighboring Thailand. Land disputes, landmines and child soldiers have all been documented as key concerns in the State. Public services are inaccessible to a sizeable proportion of the population and food insecurity is rampant. Although infrastructure and transportation links remain among the weakest in the country, Kayah State is home to several hydroelectric dams and generates a substantial proportion of the country's electricity.

The Integrated Household Living Conditions Assessment (IHLCA) allowed estimation of monetary poverty, as measured by consumption expenditure on food and non-food items. According to this measure, about 11 per cent of the population was estimated to be living below the poverty line in Kayah State.

There are 273 Co-operatives in Kayah State and the total members are 25036. The total amounts of share are 211.361 million Kyat. Agriculture Co-operative and

saving and Credit Co-operatives are the main Co-operatives in Kayah State. Among of 273, there are 36 saving and credit society and 7614 members in Kayah State.

There are 92 cooperative societies in Loikaw Township and 13122 members. Among these, there are 12 saving and credit cooperative society and 4984 members. Government Employee Saving and Credit Co-operative Society is one of Saving and Credit Co-operative in Loikaw Township. This Society was established in 30. 11. 1998 with 376 members that legislated according to 1992 Co-operative Society Law. It is situated in Loikaw Township, Loikaw District. There are 2710 members from the government departments and the primary, secondary and high School employees in this society and the amount of shares are 27.3 million Kyats. The amount of member savings is 722.8 million Kyats. The total amount of distribution to the member is 2172.6 million Kyats and interest on saving is 95.8 million Kyats. The dividend on share, the welfare for the members and provide for the pension were distributed with 8.1, 7.14 and 0.42 million Kyats respectively. The share for each member is 5000 Kyats and the minimum saving rate is 1000 Kyats. The interest rate on credit is 1.5 Kyats and the interest rate on saving is 1 Kyat. The amount of distribute loan to member is three time based on their saving.

The dividend ratio for the extended fund, social and culture, general, share men, staff and dividend on share are 25%, 15%, 10%, 10% 10% and 30% respectively.

The capital for the society comes from share dividend, saving funds, member deposit, bank loan and investment.

The objectives of the society are

1. To receive savings from the members.
2. To distribute credit to the members with fare interest rate.
3. To encourage the member for thrifty.
4. To accept and apply for the member to be corporate each other's, thrifty, and self-help.
5. To increase the member socio-economic life by operating the saving and credit performance.

4.2 Research design

A research design offers a framework for collecting data and analysis of collected information (Alan and Emma, 2011). Quantitative data will be used. The research focused on describing and analyzing the issue under study, and investigates the means of members' commitment in saving and credit cooperatives.

4.3 Sampling Design

Data was selected using a simple random sampling method. This technique is very useful for complete sampling frame. To get sample size from the population

Taro Yamane (Yamane, 1973) formula was taken into consideration. Its formula was used to get the samples from population members of government employee credit and saving co-operative society.

Formula

$$n = \frac{N}{(1 + Ne^2)}$$

Where, n= sample size

N=Population =2700

e =the level of precision (A 95% confidence level or 5% level of precision, was assumed)

$$n = \frac{2700}{(1 + 2700 * 0.05 * 0.05)} = 348$$

In this study, sample size should be 348 (350) members from total members of 2700. The survey was conducted by using well- structured questionnaire.

4.4 Data source and collection method

The data used for this study were collected during in September 2018. Primary data were collected through contracted survey questionnaire. The questionnaire

was designed based on the experiences of survey questionnaire on researches done on member commitment. The questionnaire was translated into Myanmar language. Loikaw township administrative zone was purposively selected due to the researcher's familiarity of the people and culture and suitability to collect the necessary data. To select the sample, convenience sampling method was used and considered appropriate to gather the data.

A graduate from the cooperative University, Sagaing, who were familiar with cooperative theory and practice, were recruited as data enumerators. Before the field survey, she was trained for one day about the purpose of the research, sampling method, and contents of the questionnaire and on how to approach the respondents. She collected the data under the supervision of the researcher. The sampled respondents were given a short briefing about the purpose of the research before being asked for their willingness to participate. A total of 348 members from government employee saving and credit cooperative participated.

4.5 Validity and reliability

Reliability and validity are important in quantitative research (Brown and Warren, 2009). Wierma (1995) stated that all assessments of validity are subjective

opinions based on judgments of the researcher. The research design aimed at enhancing internal, construct and external validity. To test the validity of the research instruments, the questionnaires and the interview schedules were prepared and submitted to the supervisor and assessed the reliance of content.

Testing of the reliability of the scale is very much important as it shows the extent to which a scale produces consistent result if measurements were made repeatedly and Cronbach's alpha is the most widely used method (Absar et al., 2010). The Cronbach's alpha value for all variables were more than 0.6 that means it consistence the reliability.

4.6 Method of data analysis

The quantitative data obtained through constructed questions and were analyzed using quantitative analysis tools. To analyses the data, Statistical Package for Social Science (SPSS) software was used. Descriptive statistics analysis was used to analysis the personal information of the respondents. In addition, one-way ANOVA and correlation analysis were used in this study. Finally, the researcher employed a multiple regression model to identify the effect of each retained component on member commitment to their cooperatives.

In this research the assumptions are made that:

- The sample represents the studied population.

- Respondents provide honest answers (cooperatives have no commercial interest).
- The questionnaire and question list are valid and cover all topics.

Chapter 5

Results and Analysis

This chapter presents the results and analysis of the study in seven sub sections. The first section presents the sample area of the study. The second section deals

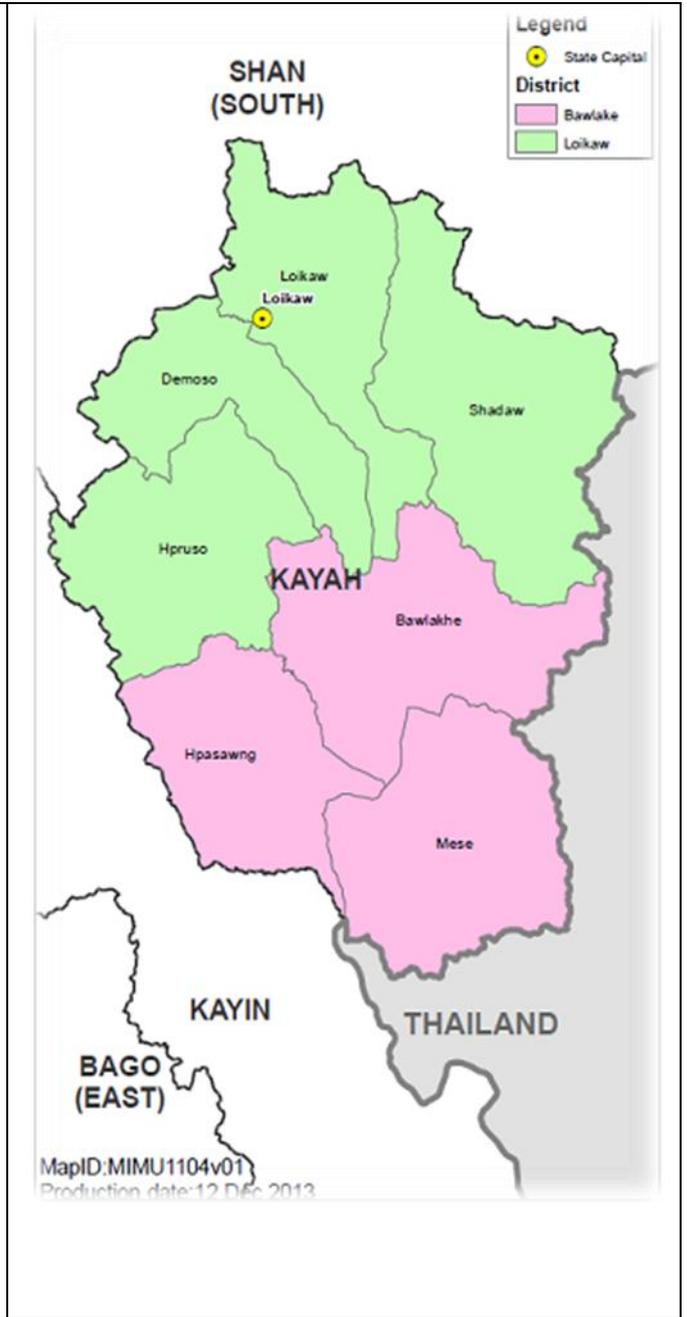
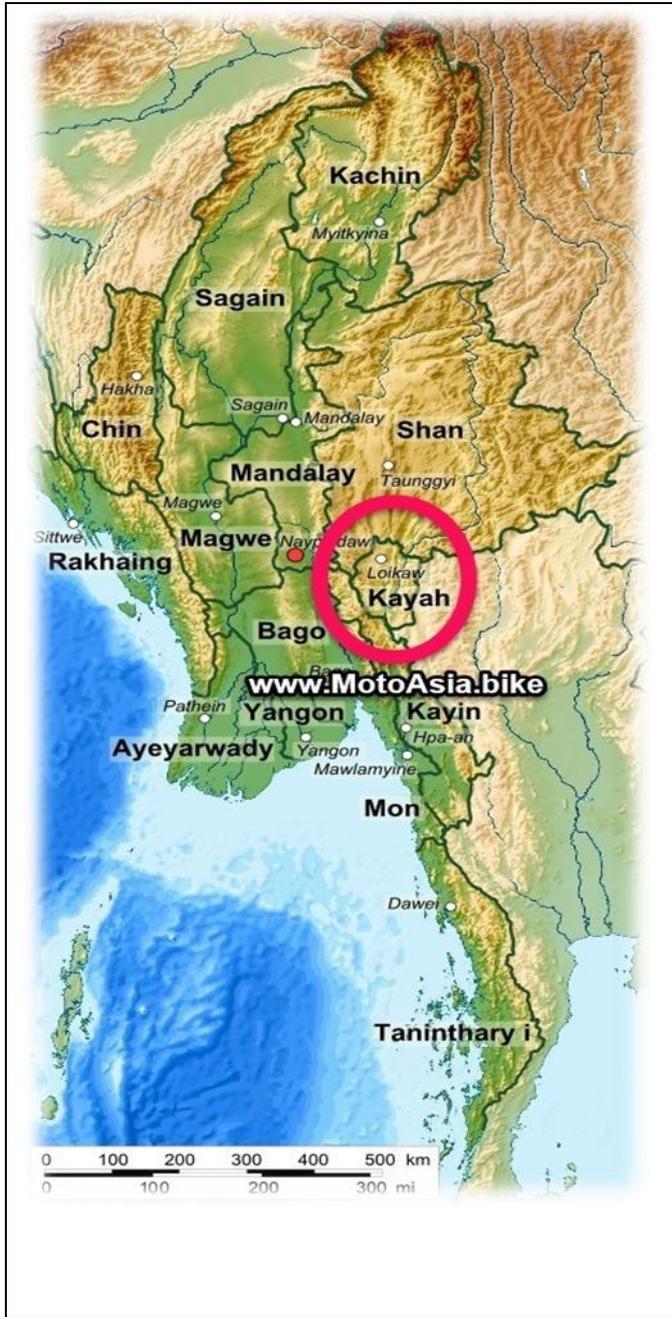
with the respondents' characteristics and saving and credit information. The third section discuss the inter reliability of the study. The fourth section presents the significant variables of members' education level, occupation, gender, and total saving amount by using one-way ANOVA. The fifth section presents the relationship between the dependent and independent variables by using correlation analysis. The sixth section presents the relationship between the dependent and independent variables for each specific factor by using linear regression model. The seventh section presents the relationship between the dependent and independent variables for main factors by using linear regression model.

5.1 Description of the Sample Cooperatives

Figure 5.1 shows the map of the study area. Kayah State is one of the State in Myanmar and located in eastern Myanmar. There are 273 Co-operatives in Kayah State and the total members are 25036. Among these, there are 6 Government Employee Co-operatives which are Government Employees Saving and Credit Co-operatives, 2 Government Employee Co-operative and 3 Government Employee Education Co-operatives. In Kayah State, there are 6 townships. Loikaw is one of township and capital of the State in Kayah. There are 12 saving and credit cooperative society and 4984 members among 92 cooperative societies in Loikaw township. The study area is focused on the Government Employees Saving and Credit Cooperative Society because 50% of the members (2730) are belonging to

this society. This Society was established in 30. 11. 1998 with 376 members that legislated according to 1992 Co-operative Society Law.

Figure 5.1 The Map of Kayah State



5.2 Membership characteristics

It is important to first provide a description of the demographic of the sampled respondents. Demographic information of the members is expected to influence members' commitment in their cooperatives. As a result, basic information about the respondents was collected. This included their sex, age, and educational level, occupation, and salary. In addition, the membership term, the amount of members' monthly saving and total saving in the cooperatives was also assessed. And the related information of member saving and credit was accounted for. This included the member involvement, why they save in the society, do they have credit or not, use effectively credit or not and the purpose of credit.

Table 5.1 summarizes the respondents' sex, age, and educational level, occupation, and salary. Majority (72.6%) of the sampled respondents were females with (40.6%) of them being under 30 years old. It shows that females are more involve in the society and they are young government employees.

As shown in Table 5.1, majority of the respondent (76.3%) were educated. (15.4%) of the respondents had completed high school education and the rest (8.3%) had completed middle school education. According to their occupation, there are many different departments that they are working on. The most occupation of the respondents is teachers (29.4%) and the second is general administrators (25.1%). Due to the results, (2.5%) and (5.4%) of the respondents

are working at correctional and parliaments. It implies that as the government employees, they are educated respondents and teachers are more involve in the society.

Based on the government salary, the majority of the respondents (50.3%) are the staffs and (33.7%) are officers. The midlevel and the upper level officers are being member with (11.7 %) and (4.3 %) respectively. It shows that half of the respondents who have less salary and are staff employees more involve in the society.

Member saving and credit information are also very important to determine the member commitment in the cooperative society. This information is included membership term, monthly saving, total saving, member involvement, reason of saving, having loans or not, use the efficient of credit and the purpose of credit.

Table 5.2 summarize of the respondents saving and credit information from the survey question. It indicates that most of the respondents (250) have 1-5 year membership term in the cooperative society as a percentage, 71.4%. The rest of respondents are 54 (15.4%), 25(7.1%), and 21 (6%) who have 6-10, 11-15, and 16-20 year membership term in the society respectively. It implies that majority of the respondents just have short term involve in the society.

Table 5. 1: Respondents demographic information

Variables	Classification	Frequency	Percentage
1. Gender	Male	96	27.4
	Female	254	72.6
	Total	350	100
2. Age	19-29	142	40.6
	30-39	112	32.0
	40-49	68	19.4
	50-59	28	8.0
	Total	350	100
3. Education Level	Middle School	29	8.3
	High School	54	15.4
	Bachelor	267	76.3
	Total	350	100
4. Occupation	Teachers	103	29.4
	Polices	38	10.9
	General administrators	88	25.1
	Correctional	8	2.3
	Cooperatives	45	12.9
	Agriculture	37	10.6
	Parliaments	19	5.4
	Total	350	100
5. Salary	120000-199999	176	50.3
	200000-299999	118	33.7
	300000-399999	41	11.7
	400000-574000	15	4.3
	Total	350	100

Source: Survey data, 2018

The respondents 305 who have one to two shares; 5000-10000 Kyats monthly saving is the highest rate out of 350 members. As the percentage, it shows 87.5%. The members who have saving 15000-25000 Kyats are 39 (11.1%) and 30000-70000 Kyats are 6 (1.7%). The highest saving rate is 70000 Kyats per month. The lowest and highest total saving amount in the respondents' account is from 35000 to 800000 Kyats. The respondents 96 (27.4%), 79 (22.6%), 79 (22.6%), 85 (24.3%) and 11 (3.1%) have total saving amount 35000-150000 Kyats, 155000-250000 Kyats, 255000-350000 Kyats, 355000-500000 Kyats and 505000-800000 Kyats respectively. It shows that most of the respondents who have 1-2 share or save small amount of money, so the total amount of saving level is also very low in the society.

There are member involvement in the society represent voluntaries, encourage, and other. Table shows, there are 346 (98.9%) respondents out of 350 involved in the society are voluntaries. The reasons for saving in the society are high interest rate, trust and other. The most respondents 270 (77.1%) answered trust. The rest 31 (8.9%) and 49(14%) are high interest rate and other reasons. It implies that majority of respondents' member involvement are voluntaries and the reason for saving money in the society is because of trust.

Table 5. 2: Respondents Saving and Credit information

Variables	Classification	Frequency	Percentage
1.Membership term	1-5	250	71.4
	6-10	54	15.4
	11-15	25	7.1
	16-20	21	6.0
	Total	350	100
2.Monthly saving	5000-10000	305	87.1
	15000-25000	39	11.1
	30000-70000	6	1.7
	Total	350	100
3.Total saving	35000-150000	96	27.4
	155000-250000	79	22.6
	255000-350000	79	22.6
	355000-500000	85	24.3
	505000-800000	11	3.1
	Total	350	100
4.Member involvement	Voluntaries	346	98.9
	Encourage	3	0.9
	Others	1	0.3
	Total	350	100
5.Why do you save in the society	High Interest Rate	31	8.9
	Trust	270	77.1
	Others	49	14.0
	Total	350	100
6.Do you have credit in the society?	Yes	338	96.6
	No	12	3.4
	Total	350	100
7.Did you use the credit efficiently?	Yes	344	98.3
	No	6	1.7
	Total	350	100
8.The purpose of using credit	For Food	201	57.4
	For Farming	48	13.7
	For Business and Investment	48	13.7
	For Education	53	15.1
	Total	350	100

Source: Survey data, 2018

At present, the member who used the credit in the society are 270 (96.6%) out of 350. The most respondents 344 (98.3%) used the loan efficiently. The table shows, the purpose of using loan is for the food, farming, business and investment, and education. For using food is 201 (57.4%), for farming is 48 (13.7%), for business and investment is 48 (13.7%), and for education is 53 (15.1%). Almost all of the respondents have loans in the society except 12 respondents and they were using the credit is especially for food.

5.3 Assessing Reliability

Whenever a scale consists of more than one item, it is important to measure how much they are internally consistent. Cronbach's (α) (alpha) is a coefficient of reliability. It was first named alpha by Lee Cronbach in 1951. It is commonly used as a measure of internal consistency or reliability. There are used Cronbach's alphas to measure the reliability of items in this study. A commonly accepted value of Cronbach's alpha is 0.6 as the minimum and higher more than 0.6 are more desirable. Cronbach's alpha will generally increase as the inter-correlations among test items increase, and is thus known as an internal consistency estimate of reliability of test scores.

5.2.1 Reliability Statistics

Following table 5.3 indicates the Cronbach's alpha values for each member commitment. It could be observed that the effective commitments and continuance

commitment of the alpha values are more than 0.6 and the normative commitment of the alpha values are 0.538 (nearly 0.6). Therefore, internal consistency of items to the concept is good. Results show that Cronbach's alpha is 0.777 for all the dimensions (20 dimensions) of member commitments.

Table 5.3 Reliability Statistics for Member Commitments

Commitments	Means	Standard Deviations	No. of Items	Cronbach's Alpha
Affective commitments	3.80	.406	7	.782
Continuance commitments	3.01	.595	7	.745
Normative commitments	3.62	.384	6	.538
Member Commitment			20	0.777

Source: SPSS Outputs

Table 5.4 presents results of reliability test for each factor. It could be observed that all of the factors, the alpha values are more than 0.6. They are Financial performance and benefits (Price/ Interest rate), Investments (saving) and services, Role in community, Networking and relationships, Cooperative ideology, Trust, Political and administrative issues, Homogeneity of members, and Participation in decision-making. Alpha value for cooperative ideology is 0.805 which is the highest alpha value among factors. Results show that Cronbach's alpha is 0.929 for

all the dimensions (31 dimensions) of factors (see table 5.4). These statistics reveal that internal consistency of items to concept is good.

Table 5. 4 Reliability Statistics for Factors of Member Commitment

Factors	Means	Standard Deviations	No. of Items	Cronbach's Alpha
Financial performance and benefits (Price/ Interest rate)	3.87	.420	4	0.725
Investments(saving) and services	3.75	.479	4	0.636
Role in community	3.57	.579	2	0.721
Networking and relationships	3.64	.470	4	0.737
Cooperative ideology	3.85	.514	3	0.805
Trust	3.77	.430	3	0.633
Political and administrative issues	3.60	.487	4	0.690
Homogeneity of members	3.34	.621	3	0.74
Participation in decision-making	3.59	.452	5	0.761
Total Factors			31	0.929

Source: SPSS Outputs

5.4 Analysis of Variance for Members' Characteristics

According to One Way ANOVA analysis, the results are presented in table 5.5, 5.6 and 5.7. The results indicates that there are statistically significant differences in the means of education level, occupation, gender, and total saving in the society among the members' demographic characteristic with financial performance and benefit, trust, psychology factors, continuous commitment, member commitments, role in community, networking and relationship, participation in decision-making, social factors, investment and services, and cooperative ideology.

Table 5.5- ANOVA – Analysis of Variance for Education Level

Variables	Classification	N	Mean	Std. Deviation	Sign.
Financial performance and benefit	Secondary Level	29	3.82	.377	0.062
	High School level	54	4.00	.393	
	Bachelor	267	3.85	.427	
	Total	350	3.87	.420	
Trust	Secondary Level	29	3.68	.403	0.004
	High School level	54	3.94	.452	
	Bachelor	267	3.74	.421	
	Total	350	3.77	.430	
Psychology Factors	Secondary Level	29	3.70	.394	0.067
	High School level	54	3.91	.448	
	Bachelor	267	3.80	.410	
	Total	350	3.81	.417	

Source: SPSS Outputs

There are three significant differences variables with the means of education level. These are financial performance and benefit, trust, and psychology factors at

significant values ($p = 0.062, 0.004, \text{ and } 0.067$) respectively. The mean value of high school education level is greater in all three variables, showing that high school level members have more involved in financial performance and benefit, trust, and cooperative ideology.

According to table 5.6, the analysis of ANOVA indicates that there are six significant differences variables with the member occupation. These are continuous commitment, member commitment, role in community, networking and relationship, participation in decision-making, and social factors at significant values ($p= 0.008, 0.016, 0.003, 0.063, 0.029, \text{ and } 0.049$) respectively. . The mean value of member in cooperative is greater in continuous commitment, showing that members in cooperative have more member continuous commitment than member in the other offices. For overall member commitment, the member in correctional have greater means than the others. The mean values of member in parliament is greater in networking and relationship, participation in decision-making, and social factors, showing that members in parliament have more involved in these activities.

Table 5.6- ANOVA – Analysis of Variance for Member Occupation

Statements	N	Mean	Std.D	Sign.	Statements	N	Mean	Std.D	Sign.
Continuous Commitment					Member Commitment				
Teachers	10	2.93	.466	0.008	Teachers	103	3.44	.259	0.016

	3								
Polices	38	2.80	.507		Polices	38	3.38	.263	
General administrators	88	3.00	.687		General administrators	88	3.47	.345	
Correctional	8	3.25	.416		correctional	8	3.67	.197	
Cooperatives	45	3.27	.751		Cooperatives	45	3.58	.463	
Agriculture	37	2.97	.507		Agriculture	37	3.48	.292	
Parliament	19	3.21	.537		Parliament	19	3.65	.377	
Advocate	12	3.08	.589		Advocate	12	3.42	.406	
Total	350	3.01	.595		Total	350	3.48	.333	
Role in community					Networking and relationships				
Teachers	103	3.69	.419	0.003	Teachers	103	3.64	.397	0.063
Polices	38	3.37	.600		Polices	38	3.67	.454	
General administrators	88	3.49	.634		General administrators	88	3.50	.468	
Correctional	8	3.25	.756		correctional	8	3.75	.299	
Cooperatives	45	3.66	.647		Cooperatives	45	3.74	.591	
Agriculture	37	3.42	.521		Agriculture	37	3.68	.459	
Parliament	19	3.84	.501		Parliament	19	3.82	.499	
Advocate	12	3.54	.838		Advocate	12	3.71	.542	
Total	350	3.57	.579		Total	350	3.64	.470	
Participation in decision making					Social Factors				
Teachers	103	3.61	.361	0.029	Teachers	103	3.67	.367	0.049
Polices	38	3.55	.536		Polices	38	3.52	.468	
General administrators	88	3.48	.412		General administrators	88	3.50	.514	
Correctional	8	3.73	.337		correctional	8	3.50	.496	
Cooperatives	45	3.70	.599		Cooperatives	45	3.70	.591	
Agriculture	37	3.55	.456		Agriculture	37	3.55	.448	
Parliament	19	3.84	.403		Parliament	19	3.83	.492	
Advocate	12	3.50	.471		Advocate	12	3.63	.653	
Total	350	3.59	.452		Total	350	3.60	.483	

Source: SPSS Outputs

There is only one significant variable with member gender that shows in table 5.7. The significant value is $p=0.069$ in investment and service. The mean value of female are greater than male, it means that female are more invest or save money in their cooperative society. Table 5.7 also shows that the final significant is total saving amount of the member and cooperative ideology with significant value, $p=0.034$. The mean value of total saving amount between 35000-150000 is greater that implies the members who save this amount of money have more cooperative ideology than the others.

Table 5.7- ANOVA – Analysis of Variance for Gender and Total Saving Amount

Variables	Classification	N	Mean	Std. Deviation	Sign.
Investment and service	Male	96	3.67	.483	0.069
	Female	254	3.77	.475	
	Total	350	3.75	.479	
Cooperative ideology	35000-150000	96	3.93	.535	0.034
	155000-250000	79	3.92	.433	
	255000-350000	79	3.83	.506	
	355000-500000	85	3.71	.527	
	505000-800000	11	3.91	.668	
	Total	350	3.85	.514	

Source: SPSS Outputs

5.5 Correlation Analysis for Member Commitments

Table 5.8 demonstrates the correlation coefficient for dependent variable i.e., affective commitment, continuous commitment, normative commitment and overall member commitment and independent variables i.e., financial performance and benefit, investment and services, role in community, networking and relationship, cooperative ideology, trust, political and administrative issues, homogeneity of members, and participation in decision making. Pearson correlation coefficients illustrate that there are positive relationship between independent variables and dependent variable of affective commitment. All of the variables are significance level of 1%. The correlation coefficient between financial performance and benefits and affective commitment is 0.388 that has stronger compared to other variables. There is positive relationship between independent variables and dependent variable of continuous commitment for all variables that are significance at 1% level. The strongest correlation coefficient is homogeneity of member that is 0.350. For the dependent variable of normative commitment, all variables have positive relationship at 1% significant level. The correlation coefficient for cooperative ideology is 0.492 that has more strong relationship with normative commitment compared to other variables. There is also positive relationship between overall commitment and independent variables with 1% significant level. The correlation

coefficient between financial performance and benefit and overall commitment is 0.447 which has the highest among the other variables. This shows that there is more direct relationship between financial performance and member commitment.

Table 5.8 Results of Pearson Correlation for Member Commitments

No	Independent variables	Dependent variable			Member Commitment
		Affective Commitment	Continuous Commitment	Normative Commitment	
1	Financial Performance and Benefit	.388**	.222**	.409**	.447**
2	Investment and Services	.374**	.227**	.359**	.425**
3	Role in Community	.293**	.157**	.344**	.345**
4	Networking and relationships	.326**	.273**	.406**	.451**
5	Cooperative Ideology	.322**	.139**	.492**	.402**
6	Trust	.369**	.179**	.375**	.400**
7	Political and administrative Issues	.345**	.162**	.425**	.400**
8	Homogeneity of Members	.198**	.350**	.232**	.378**
9	Participation in decision making	.285**	.260**	.452**	.444**

Source: SPSS Outputs

5.6 Regression Analysis for Member Commitments

Multiple regression analysis was applied to investigate the factors of member commitments. To develop the multiple regression models, the dependent variable is member commitments, which are effective commitment, continuous commitment

and normative commitment. Financial performance and benefit, investments and services, role in community, networking and relationships, cooperative ideology, trust, political and administrative issues, homogeneity of members and participation in decision-making were used as independent variables. In this research, a total of nine independent variables were used to explain dependent variables.

The estimated multiple regression model

$$\hat{Y}_i = b_0 + b_1X_{1i} + b_2X_{2i} + b_3X_{3i} + b_4X_{4i} + b_5X_{5i} + \dots + b_9 X_{9i}$$

In constructing the model, the variables are noted as:

- Y_i = Member commitments which are three constructs (effective commitment, continuous commitment and normative commitment)
- X_{1i} = Financial performance and benefit for i^{th} respondent
- X_{2i} = Investments and services for i^{th} respondent
- X_{3i} = Role in community for i^{th} respondent
- X_{4i} = Networking and relationships for i^{th} respondent
- X_{5i} = Cooperative ideology for i^{th} respondent
- X_{6i} = Trust for i^{th} respondent
- X_{7i} = Political and administrative issues for i^{th} respondent
- X_{8i} = Homogeneity of members for i^{th} respondent

X_{9i} = Participation in decision-making for i^{th} respondent

Multicollinearity occurs when there is a strong correlation between two or more variables in multiple regression models. Hence, variance inflation factor (VIF) values below 10 and tolerance values not below 0.20 show safety from multicollinearity concern (Field, 2009). Therefore, before running the model multicollinearity was checked, and the result shows that there is no multicollinearity between variables.

According to Table 5.9, Regression analysis was conducted with effective commitment and the nine dimensions of economic factors, social factors, psychological factors and organizational factors as the independent variables. The multiple regression results indicate that three factors were found as the determinants of members' effective commitment to their cooperatives. In the study area, investment and services, trust and participation in decision-making were found to be important in explaining the members' effective commitment to their cooperatives as they are statistically significant at 10% levels of significance and have a significant influence on the members.

The signs for these factors show the direction of the relationship with effective commitment and the beta weights show variable importance (magnitude) towards affecting members' commitment. The investment and services factor, and trust

factor have a positive relationship with effective commitment. On the other hand, participation in decision-making has an inverse relationship with effective commitment.

Among the significant factors, trust was found to be the most important factor for members' effective commitment to their cooperative, and hence it explained coefficient of 0.151 ($t = 1.971$, $p = 0.05 < 0.1$). This result depicts making the distance between cooperative official or BOD and members as short and possible, increasing personal contact of members with cooperative official or BOD members, and being reliable and competent in all decisions have positive influence on members' effective commitment.

The economic factors of investment and services coefficient is 0.125 ($t = 1.911$, $p = 0.057 < 0.1$) and they were found to be the second most important influential factor for members' effective commitment, and hence it has a positive relationship with members' effective commitment. This result depicts encouraging members to invest or save more in the cooperative, offering attractive rate of return in investment, offering unique services and additional services to members' have a positive impact on members' effective commitment.

Members' participation in decision-making was also found the important factor that influences the effective commitment and coefficient is -0.131 ($t = -1.766$, $p = 0.078 < 0.1$). It was negatively related to the members' commitment. This result

depicts rewarding active participation, lowering the costs of participation, promoting non-financial benefits of participation, listening the ideas of member and incorporated in passing decisions, and using a multiple communications approach to reach every member segment have a negative impact on members' effective commitment.

Adjusted R square values of 0.191. This mean the predictors (independent variables) represents 19.1% changes in organizational performance and remaining 81.9% can be contributed by others factors which are not studied as these beyond the scope of this study. However as a general rule, this model is not a good fit as the adjusted R square is less than 60%. Results show that F value is 10.137 that is significant at $p = 0.000 (< 0.01)$, suggesting that nine dimensions of variables have significantly explained the 19.1% of the variance in effective commitment. The information in the table above also allows us to check for multicollinearity in our multiple linear regression models. Tolerance should be > 0.2 (or $VIF < 10$) for all variables, which they are. All tolerance is above 0.2 and all VIF value is obtained between 1 to 10 and it can be concluded that there is no collinearity symptoms.

Table 5.9 - Results of Multiple Regression Model for Effective Commitment

Dependent Variable (Effective Commitment)	Coefficient	Standard error	t test	Sig	Tolerance	VIF
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Constant	1.927***	0.206	9.363	0.000		
Economic Factors						
Financial Performance and Benefit	0.099	0.084	1.181	0.239	0.405	3.275
Investment and Services	0.125*	0.065	1.911	0.057	0.392	2.549
Social Factors						
Role in Community	0.040	0.050	0.796	0.426	0.453	2.208
Networking and relationships	0.058	0.072	0.810	0.419	0.332	3.008
Psychology Factors						
Cooperative Ideology	0.054	0.055	0.971	0.332	0.471	2.124
Trust	0.151*	0.076	1.971	0.05	0.354	2.827
Organizational Factors						
Political and administrative Issues	0.078	0.064	1.213	0.226	0.394	2.537
Homogeneity of Members	0.024	0.036	0.672	0.502	0.764	1.310
Participation in decision making	-0.131*	0.074	-1.766	0.078	0.338	2.959
Adjusted R²	0.191					
F value	10.137***			0.000		

Source: SPSS Outputs

***, **, *: Indicate statistical significance at the 1% level, 5% level and 10% level

The results from regression analysis in Table 5.10 show the effect of factors on members' continuous commitment with their cooperatives. Four factors were

found as the determinants of members' continuous commitment. These are networking and relationships, homogeneity of members, and participation in decision making have a significant positive relationship with members' continuous commitment with their cooperatives. However, in the study area, trust was found also to be statistically significant and important, but it has an inverse relationship with the members' continuous commitment with their cooperatives.

The first most important factor affecting members' continuous commitment is homogeneity of members and it has a coefficient of 0.272 ($t = 5.032$, $p = 0.000 < 0.01$). It is significant at 1% and has a positive effect on members' continuous commitment. The cooperatives promote the activities of the cooperative, the cooperative organize the member base according to interest, and the cooperative emphasis the homogeneity of share interests have a positive influence.

Networking and relationship with the cooperative performance was found to be the second important determinant with a coefficient of 0.249 ($t = 2.303$, $p = 0.022 < 0.05$) and participation in decision-making was also found the third important factor with a coefficient of 0.231 ($t = 2.074$, $p = 0.039 < 0.05$). They are significant at 5% and have a positive impact on members' continuous commitment with their cooperatives. The results show that providing opportunities for members to individually interact with each other, stimulating the creation of informal

relationships among members and between members and cooperative officials or BOD, stimulating recruitment of new members by existing members via rewards, organizing activities which bring members and cooperative officials or BOD together, rewarding active participation, lowering the costs of participation, promoting non-financial benefits of participation, listening the ideas of member and incorporated in passing decisions, and using a multiple communications approach to reach every member segment have a positive impact on members' continuous commitment.

In addition, trust was found to be the fourth most important for members' continuous commitment with their cooperatives and it has a coefficient of -0.224 ($t = -1.956$, $p = 0.051 < 0.1$) and was found to be significant at 10%. This result indicates making the distance between cooperative official or BOD and members as short and possible, increasing personal contact of members with cooperative official or BOD members, and being reliable and competent in all decisions with their cooperatives. Members' continuous commitment has a negative relationship compared to those members' effective commitment.

Table 5.10- Results of Multiple Regression Model for Continuous Commitment

Dependent Variable (Continuous Commitment)	Coefficient	Standard error	t test	Sig	Tolerance	VIF
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Constant	1.132***	0.309	3.668	0.000		
Economic Factors						
Financial Performance and Benefit	0.152	0.126	1.199	0.231	0.305	3.275
Investment and Services	0.063	0.098	0.640	0.522	0.392	2.549
Social Factors						
Role in Community	-0.105	0.075	-1.393	0.164	0.453	2.208
Networking and relationships	0.249**	0.108	2.303	0.022	0.332	3.008
Psychology Factors						
Cooperative Ideology	0.029	0.083	0.349	0.727	0.471	2.124
Trust	-0.224*	0.115	-1.956	0.051	0.354	2.827
Organizational Factors						
Political and administrative Issues	-0.133	0.096	-1.390	0.165	0.394	2.537
Homogeneity of Members	0.272***	0.054	5.032	0.000	0.764	1.310
Participation in decision making	0.231**	0.112	2.074	0.039	0.338	2.959
Adjusted R²	0.153					
F value	8.000***			0.000		

Source: SPSS Outputs

***, **, *: Indicate statistical significance at the 1% level, 5% level and 10% level

The adjusted R square is 0.153 that reveals 15.3% of total variance in continuous commitment is explained by all independent variables. Results show that F value is 8.000 that is significant at $p = 0.000 (< 0.01)$, suggesting that nine

dimensions of independent variables have significantly explained the 15.3% of the variance of continuous commitment. Each Variance Inflation Factor (VIF) was less than 10 and all tolerance value is not less than 0.2. These results show that multicollinearity problems were not included in this case.

As shown in table 5.11, three factors significantly influenced on members' normative commitment in their cooperative. Among these, cooperative ideology is the important significant variable with a coefficient value of 0.247 ($t = 5.046$, $p = 0.000 < 0.01$). It is at 1% significant level and has a positive effect on normative commitment. This implies that the cooperative promote the cooperative ideology, the cooperative create a positive image about the cooperative and the cooperative emphasize the homogeneity of interest have a positive relationship on normative commitment.

Participation in decision-making was also found second most significant at 10% level of significant with a coefficient value of 0.128 ($t = 1.947$, $p = 0.052 < 0.1$). This implies that rewarding active participation, lowering the costs of participation, promoting non-financial benefits of participation, listening the ideas of member and incorporated in passing decisions, and using a multiple communications approach to reach every member segment would have a positive effect on members' normative commitment.

Moreover, networking and relationships has a statistically significant positive impact 0.118 ($t = 1.864$, $p = 0.064 < 0.1$) members' normative commitment. This implies that providing opportunities for members to individually interact with each other stimulating the creation of informal relationships among members and between members and cooperative officials or BOD, stimulating recruitment of new members by existing members via rewards, organizing activities which bring members and cooperative officials or BOD together have a positive effect on normative commitment.

The adjusted R square is 0.298 that means nearly 30% of total variance in normative commitment is explained by all independent variables. Results show that F value is 17.451 that is significant at $p = 0.000 (< 0.01)$, suggesting that nine dimensions of independent variables have significantly explained the 30% of the variance of normative commitment. Each Variance Inflation Factor (VIF) was less than 10 and all tolerance value is not less than 0.2. These results show that multicollinearity problems were also not included in this case.

Table 5.11 - Results of Multiple Regression Model for Normative Commitment

Dependent Variable (Normative	Coefficient	Standard error	t test	Sig	Tolerance	VIF
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Commitment)						
Constant	1.602***	0.181	8.831	0.000		
Economic Factors						
Financial Performance and Benefit	0.037	0.074	0.501	0.617	0.305	3.275
Investment and Services	0.033	0.058	0.568	0.571	0.392	2.549
Social Factors						
Role in Community	-0.001	0.044	-0.029	0.977	0.453	2.208
Networking and relationships	0.118*	0.064	1.864	0.064	0.332	3.008
Psychology Factors						
Cooperative Ideology	0.247***	0.049	5.046	0.000	0.471	2.124
Trust	-0.100	0.067	-1.478	0.14	0.354	2.827
Organizational Factors						
Political and administrative Issues	0.038	0.056	0.672	0.502	0.394	2.537
Homogeneity of Members	0.048	0.032	1.501	0.134	0.764	1.310
Participation in decision making	0.128*	0.066	1.947	0.052	0.338	2.959
Adjusted R²	0.298					
F value	17.451***			0.000		

Source: SPSS Outputs

***, **, *: Indicate statistical significance at the 1% level, 5% level and 10% level

According to Table 5.12, regression analysis for overall member commitment was conducted with the nine dimensions of the independent variables. Adjusted R

square values are 0.320. This mean the predictors (independent variables) represents 32% changes in organizational performance and remaining 68% can be contributed by others factors which are not studied as these beyond the scope of this study. Results show that F value is 19.212 that is significant at $p = 0.000 (< 0.01)$, suggesting that nine dimensions independent variables have significantly explained the 32% of the variance in member commitment. Each Variance Inflation Factor (VIF) was less than 10 and all tolerance value was not less than 0.2. These results show that muticollinearity problems were not included in this case.

The result shows that three factors were significantly influenced on members' commitment in their cooperative. These are networking and relationship, cooperative ideology, and homogeneity of members that have a positive relationship at 1% significant level. Among these factors, the most important for members' commitment is homogeneity of member because it has the highest coefficient values. The regression coefficient between homogeneity of member and member commitment is 0.115 ($t = 4.225, p = 0.000 < 0.01$). This shows that there is a strong relationship between homogeneity of member and member commitment.

The second important factor for member commitment is networking and relationship. The regression coefficient between networking and relationship and

member commitment is 0.142 ($t = 2.614$, $p = 0.009 < 0.01$). This shows that there is direct relationship between networking and relationship and member commitment.

The last significant factor for member commitment is cooperative ideology. The regression coefficient between mean cooperative ideology and member commitment is 0.110 ($t = 2.631$, $p = 0.009 < 0.01$). This shows that there is direct relationship between cooperative ideology and member commitment.

The following figure 5.1 summarizes the results based on the above results, on factors affecting member commitment s by showing their relationship.

Table 5.12 - Results of Multiple Regression Model for Member Commitment

Dependent Variable (Member Commitment)	Coefficient	Standard error	t test	Sig	Tolerance	VIF
Constant	1.554***	0.155	10.029	0.000		

Economic Factors						
Financial Performance and Benefit Investment and Services	.096	0.063	1.515	0.131	0.305	3.275
	.073	0.049	1.493	0.136	0.392	2.549
Social Factors						
Role in Community	-.022	0.038	-.584	0.560	0.453	2.208
Networking and relationships	.142***	0.054	2.614	0.009	0.332	3.008
Psychology Factors						
Cooperative Ideology	.110***	0.042	2.631	0.009	0.471	2.124
Trust	-.058	0.058	-1.003	0.317	0.354	2.827
Organizational Factors						
Political and administrative Issues	-.006	0.048	-.123	0.902	0.394	2.537
Homogeneity of Members	.115***	0.027	4.225	0.000	0.764	1.310
Participation in decision making	.076	0.056	1.355	0.176	0.338	2.959
Adjusted R²	0.320					
F value	19.212***			0.000		

Source: SPSS Outputs

***, **, *: Indicate statistical significance at the 1% level, 5% level and 10% level

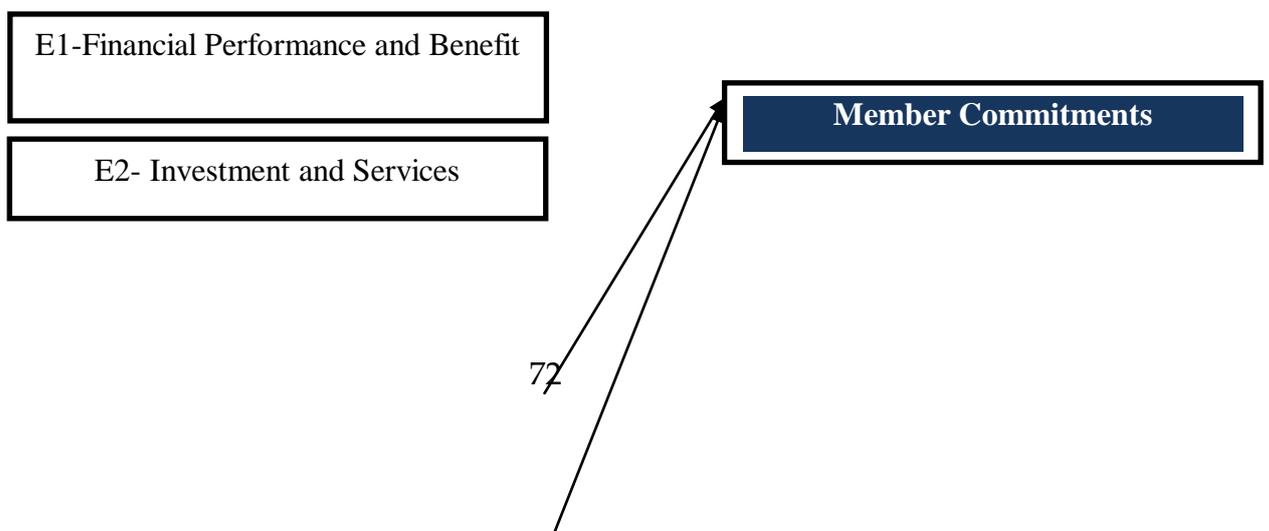
For the affective commitment, investment and service, and trust have a positive relationship while participation in decision- making has negative relationship. It

means that members want to contribute, invest or save money in the society, access the financial service and they have desired to remain in the society. But they believed that there is not necessary to participate in the decision-making process. It means that there is a decline in the participation of member in decision-making activity of the cooperatives. Therefore, members' involvement in goal setting, passing decision in the general assembly meeting, rewarding active participation and listening the ideas from the member should be enhanced.

For the continuous commitment, networking and relationship, homogeneity of member, and participation in decision-making have a positive relationship and trust has negative relationship in their society. It implies that member who exchange information, and interact each other whenever they prefer on a basis of common interests, and participation in decision-making have good opportunities for long term relationship. But if opportunities cost for being a member is very high, it can reduce the members' trust in their society.

For normative commitment, there are three variables; networking and relationship, cooperative ideology, and participation in decision-making have a positive relationship. It means that member interact each other, promote cooperative ideology, create a positive image about cooperative, reward active participation, and listening the voice of member develop the perception of being obligated to remain within the society.

For overall member commitment, networking and relationship, cooperative ideology, and homogeneity of members have a positive relationship. It shows that members see each other as colleagues and can develop strong social ties with one another and the network character of the cooperative gives members the possibility to exchange information with each other. The cooperative provides a platform to socialize with people with the same interests, beliefs and goals. Therefore, share of cooperative ideology will increase member commitment. Homogeneity of the member is very important for member commitment because the decision-making process can become more easy, coordination between the cooperative and the members easier, and willingness to invest can increase.



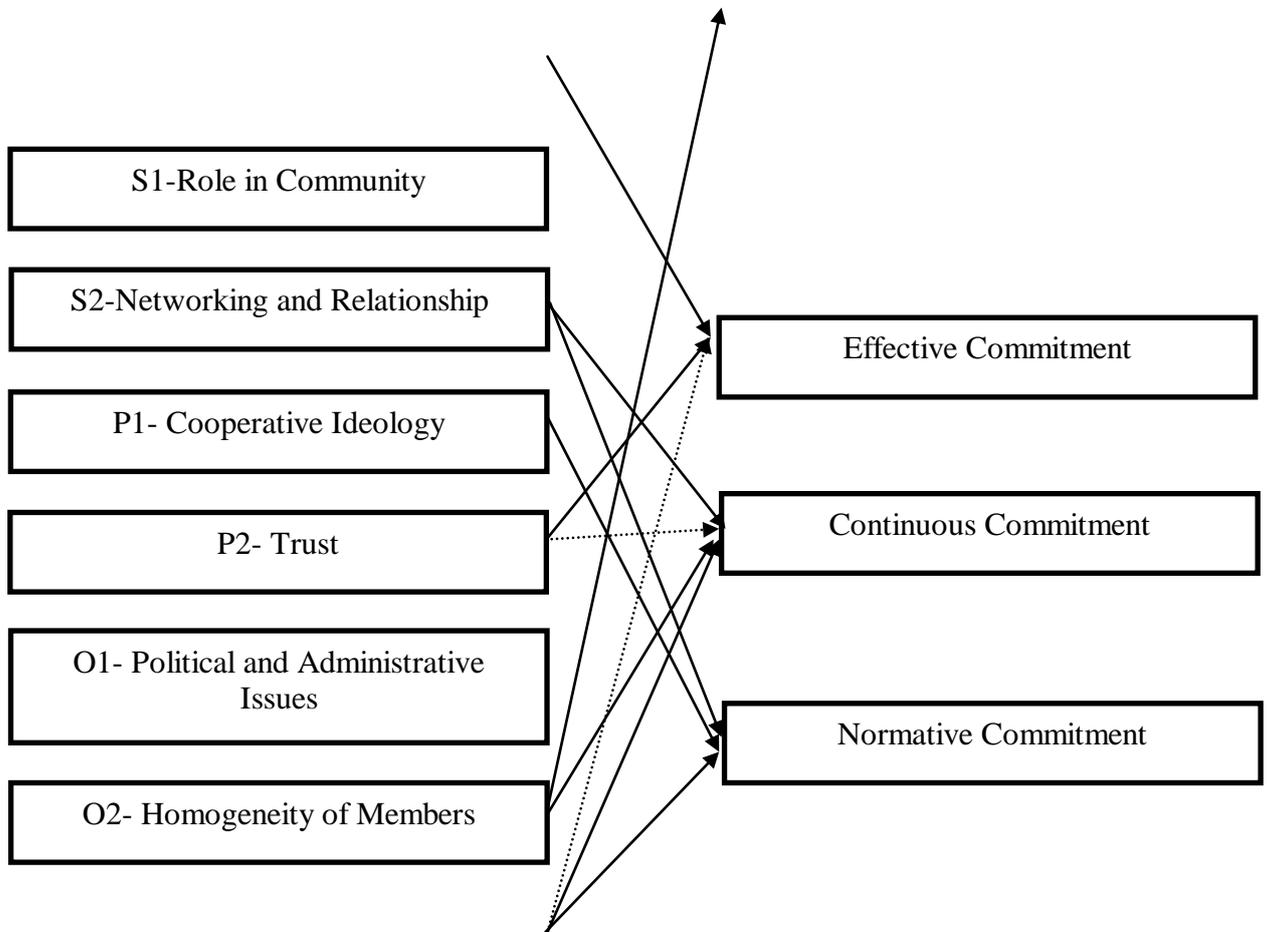


Figure 5 .2 Significant relationship between Independent and Dependent variables

- a. The closed line shows positive relationship
- b. The dotted line shows negative relationship

Chapter 6

Conclusions and Policy Implication

This chapter contains discussion and conclusions drawn from finding of the study. It also contains the recommendations, the limitation of the study, and future direction of study.

6.1 Conclusions

The main purpose of this study was to analysis the influential factors of member commitment of government employees saving and credit society in Loikaw Township, Kayah State. The factors were derived from existing literature on member commitment in cooperative; economic factors (financial performance and benefit, and investment and services), social factors (role in community, and networking and relationship), psychological factors (cooperative ideology and trust), and organization factors (political and administrative issues, homogeneity of members, and participation in decision-making). According to Meyer & Allen (1999), three concepts of member commitments were used; affective commitment, continuous commitment, and normative commitment. A total of (350) member was included in the survey. This study identified key factors influencing on member commitment.

6.1.1 Members' Demographic and Saving and Credit Information

According to members' demographic and saving and credit information, the findings show that 72.6% of members are females with 40.6% of them being under 30 years old. The majority of members 76.6% of them are educated and half of the members are staffs. The members who have involved in the society are less than 1-5 years. And they just have one to two shares which are 87.5% of the members. Almost 99% of members represent voluntary involving and 77% of the members are trusted for saving in the society. 97% of members used loan with efficiently. Results also show more than half of the members used loan just for foods.

According to analysis of variance, there are the significant differences between the variables. The results show that the members who are female, high education level, low salary, and working in cooperative, parliament, and correctional more involved in the society.

6.1.2 Economic Factors influencing on Member Commitment

This study decomposed member commitment into affective commitment, continuous commitment, and normative commitment. These three dependent were found significantly influenced by different independent variables. Results show that economic sub factor of investment and service has a positive impact on affective commitment in their cooperative. It shows that members who save or invest in their cooperative are more commitment. It also shows that cooperative offer

unique services that are scarce and expensive or only provided by the cooperative against a lower price compared to the others. Therefore, investment and services will increase member commitments which are a high desire to contribute the goals of the society.

6.1.3 Social Factors influencing on Member Commitments

There are two sub factors for social variables. Results show that networking and relationship has a positive impact on continuous commitment, normative commitment, and overall member commitment. A member becomes committed because of its good and informal relationship with other members or officials of the cooperative (Westerlund & Akesson, 2005). It means that providing opportunities for social interaction amongst members, building information relationships amongst member and between member and cooperative officer or BOD, offering (financial) rewards to members who recruit new member, and organizing activities can stimulate member commitment. This commitment means that an individual members' awareness the opportunity cost of the organization and they are being obligated to remain within the organization.

6.1.4 Psychological Factors influencing on Member Commitments

All of two psychological sub factors have influence on member commitment. Cooperative ideology has a positive effect on normative commitment and overall member commitment. Trust has positive effect on affective commitment and negative effect on continuous commitment.

Rokholt (1999) suggests that cooperative ideology is the core factor which explains the degree of member commitment. Several studies indicate that cooperative ideology has been replaced by financial performance as most important factor that stimulates member commitment (Hakelius, 1999). It means that the more the member feels as a part of a socially and economically integrated system, and the more the member perceived the organization being important to his future situation, the more they committed in their society.

Members that have trust in their cooperative will have a positive influence on their willingness to participate in the governmental process of the cooperative (James & Sykuta, 2006; Barraud-Didier et al., 2012). Lasley & Baumel, 1996 suggest that Open and honest communication contributes to building mutual understanding of a cooperative's goals and mission which, in turn, leads to higher commitment. But when the opportunities cost for being a member is very high, it can reduce the members' trust in their society.

6.1.5 Organizational Factors influencing on Member Commitments

There are three sub organizational factors for member commitments. Among these three, homogeneity of member has impact on continuous commitment and overall member commitment, and participation in decision-making has positive impact on continuous commitment and normative commitment while it has negative impact on affective commitment.

Increasing heterogeneity of the member base has a negative influence on member commitment (Fulton & Giannakas, 2001). It means that emphasizing and organizing the homogeneity of member interests, and promoting the cooperative activities are very important for member commitments.

The democratic nature of the cooperative and the voice that members have in running the organization are likely to lead to greater member commitment (Trechter et al., 2002). It means that if members are allowed to participate into the decision-making they may be more committed to the cooperative and have more trust in BOD. Even though the member would like to be a member but they believed that there is not necessary to participate in the decision-making process. It will lead to decrease member commitment.

Member commitment is vital for the long term success of cooperatives and it is also a critical issue for sustainable and effective cooperation. And member commitment is seen as a key element for the survival and the success of cooperatives. It is also linked to the cooperative's ability to develop a reputation as

an effective agent for the members. Based on this study, networking and relationship, cooperative ideology, and homogeneity of members are the most important factors to achieve the member commitment.

6.2 Policy Implication

Based on the results, the recommendation and policy implication can be made for saving and credit cooperative that would like to increase the member commitment. The BOD and cooperative officers should promote cooperative ideology, increase homogeneity of members, improve networking and relationship, encourage trust, and motivate participation in decision making.

6.2.1 Increase homogeneity of members

Increasing the homogeneity of members is very important to promote the activities of the cooperatives based on group with members who have the same interests or same background. It is desired a better to understand cooperative processes, more involvement and more commitment.

6.2.2 Improve Networking and Relationship

It is advisable to increase the awareness of members about the importance of networking and relationship with their cooperatives. It is advisable to organize events which bring members and the BoD members together so that they can meet and relate with each other. This can be in many ways like organizing cooperative movement forum and celebrating cooperative annual day. This will enhance transparency and mutual understanding between members and the BoD.

6.2.3 Promote cooperative ideology

Promoting the cooperative ideology enables members to build a sense of ownership towards their cooperatives. It is desirable to develop a real sense of self help through mutual help. Therefore, enabling members to better understand the benefits gained from the society, will in turn lead them to be attracted to participate more to the cooperative.

6.3.4 Encourage trust

It is desirable to increase the mutual trust between members and the BoD by providing necessary information to members like posting information on notice boards, through local newspapers and local media-FM radio programs. This enables the members to access information about their cooperatives easily. Hence, this creates transparency and enhances the trust of members on the BoD.

6.3.5 Motivate participation in decision making

Emphasis should be given to reward members' participation in decision making activities. In addition, they should be also included in the different committees. This will enable them to freely express their ideas during meetings, develop a good feeling about their cooperative and have a contribution towards the group's decision making process

6.3 Limitation and future research direction

Not all types of saving and credit cooperatives were incorporated into the sample; the research focused on government employees saving and credit cooperatives. In addition, survey data, which was collected during the researchers' field survey on September 2018, was used. One should consider the time frame during which the data was collected in generalizing about the members' commitment situation in the study area. It is difficult to show the decline in member commitment with survey data. It requires data across time. The conclusion of this research is based on survey data. Furthermore, government employees saving and credit cooperatives different with other saving and credit cooperative; the members may have diverse interests when they join the

cooperative. Therefore, it could be difficult to add all the members' interest in this research.

Finally, it would further be interesting to conduct a more detail research by including different types of cooperatives and incorporating more independent variables such as member identification, member satisfaction, heterogeneity of members etc. and investigate their effect on members' commitment.

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Appendix 1

YONSEI UNIVERSITY, WONJU CAMPUS



Graduate School of Government, Business and Entrepreneurship

A Study on Member Commitment of Government Employee Saving and Credit Co-operative Society in Loikaw Township, Kayah State

Dear respondents,

I am NWAY OO and from Co-operative University, Sagaing who attend the Master's Degree Program in Community Development in Yonsei University, Wonju campus at Korea. I am conducting a study on Member Commitment of Government Employee Saving and Credit Co-operative Society in Loikaw Township, Kayah State.

The main purpose of this research is to identify the factors that determine commitment of members in Government Employee Saving and Credit Cooperatives and thereby to generate recommendations that could help for enhancing members' commitment and participation in cooperatives.

This questionnaire contains question on individual characteristics, your saving and credit, position, and your relationship to the cooperative. I would like to invite your participation in this survey by filling in this questionnaire. Your genuine and frank answer to the questions is very relevant for success of our study.

Answering the questions should take no longer than 60 minutes. We will maintain the confidentiality of the informant, and I assure you that the information that you provide not be used for any other purpose than the research. Results from this research will be based on data from all respondent; no result can be traced back to individual respondents.

Thank you in advance for your participation in this survey

NWAY OO

Master's Degree Program in Community Development,

The Graduate School of Government, Business, and Entrepreneurship,

Yonsei University, Wonju Campus, Korea

Telephone +95 9 428330534 (Myanmar)

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Email nway357@gmail.com

Questionnaires Member Commitment of Government Employee Saving and Credit Co-operative Society in Loikaw Township, Kayah State

General Guideline:

- Give your short and precise answers for those followed by blank spaces.
- Please put a tick “√” mark or circle for those questions that you think right.

Questionnaires for Member

Part One: Member Demographic Information

1. Name
2. Age
3. Gender
 1. Male
 2. Female
4. Education level
5. Occupation
6. Salary
7. Membership term
8. Monthly saving
9. Total saving amount

I. Member Involvement

1. Voluntaries
2. Encourage
3. Incentives
4. Others

Others

II. Do you have any saving?

1. Yes
2. No.

If yes, why do you save?

1. High interest rate
2. Trust
3. Others

III. Do you have any loan from the society?

1. Yes
2. No

If yes, how many time?

IV. Did you use the credit effectively?

1. Yes
2. No

V. What do you use for the purpose of the credit?

1. Food 2. Farming 3. Business and investment
 4. Education 5. Health 6. Social 7. Others

Part Two: Member commitment questions

I. Affective commitment

No	Statements	SD 1	D 2	N 3	A 4	SA 5
1.	I would be very happy to spend the rest of my career with organization.					
2.	I enjoy discussing my organization with people outside.					
3.	I really feel as if this organization's problems are my own.					
4.	I do feel emotionally attached to this organization.					
5.	I do feel like part of the family at my organization.					
6.	This organization has of personal meaning for me.					
7.	I do feel a strong sense of belonging to my organization.					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

II. Continuance commitment

No	Statements	SD 1	D 2	N 3	A 4	SA 5
1.	It would be very hard for me to leave organization right now, even if wanted to.					
2.	Too much in my life would be disrupted if I decided I wanted to leave my organization now.					
3.	Right now, staying with organization is a matter of necessity as much as desired.					
4.	One of the few serious consequences of leaving					

	this organization would be the scarcity of available alternative.					
5.	I feel that I have too few options to consider leaving the organization.					
6.	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice another organization may not match the overall benefit I have here.					
7.	I am afraid of what might happen if I quit my job without having another one line up.					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

III. Normative commitment

No	Statements	SD 1	D 2	N 3	A 4	SA 5
1.	I do believe that a person much always be loyal to his or her organization.					
2.	I think that people these days move from organization to organization too often.					
3.	One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefor feel I sense of moral obligation to remain.					
4.	Jumping from this co-op to other organization seems unethical to me.					
5.	I was taught to believe in the value of remaining loyal to one organization.					
6.	Things were better in the days when people stayed with one organization for most of their careers.					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

Part Three: Factors influencing of member commitment

I. Economic Factors

No	Statements	SD 1	D 2	N 3	A 4	SA 5
	1. Financial performance and benefits (price)					
1.	The cooperative offers a better price compared to competitors					
2.	The cooperative improve the financial performance of cooperative					
3.	The cooperative pays sufficient dividend					
4.	The cooperative is successful in its operations					
	2. Investments and Services					
5.	The cooperative encourage members to invest more in the cooperative					
6.	The cooperative offer attractive rate of return on investments					
7.	The cooperative offer unique services					
8.	The cooperative offers additional service to members					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

II. Social Factors

No	Statements	SD 1	D 2	N 3	A 4	SA 5
	1. Role in community					
1.	The cooperative contribute to social activities in the community of the members					
2.	The cooperative work according to the principles of corporate social responsibility					
	2. Networking and relationships					
3.	The cooperative provide opportunities for members to individually interact with each other					
4.	The cooperative stimulate the creation of					

	informal relationships among members and between members and cooperative officials					
5.	The cooperative stimulate recruitment of new members by existing members via rewards					
6.	The cooperative organizing activities which bring members and cooperative board of directors together					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

III. Psychological Factors

No	Statements	SD 1	D 2	N 3	A 4	SA 5
	1. Cooperative ideology					
1.	The cooperative promote the cooperative ideology					
2.	The cooperative create a positive image about the cooperative					
3.	The cooperative organize the social activities.					
	2. Trust					
4.	The cooperative make the distance between cooperative officials and members as short as possible					
5.	The cooperative increase personal contact of members with cooperative officials					
6.	The cooperative is reliable and competent in all decisions					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

IV. Organizational Factors

No	Statements	SD 1	D 2	N 3	A 4	SA 5
	1. Political and administrative issues					
1.	The cooperative defend interest of members					
2.	The cooperative support members with administrative issues					
3.	The cooperative is transparent and provide necessary information to the members					
4.	The cooperative use education programmes for members and cooperative officials					
	2. Homogeneity of members					
5.	The cooperative promote the activities of the cooperative					
6.	The cooperative organize the member base according to interest					
7.	The cooperative emphasize the homogeneity of shared interests					
	3. Participation in decision-making					
8.	The cooperative reward active participation					
9.	Lower the cost of participation					
10.	The cooperative promote the non-financial benefits of participation					
11.	Listening the ideas of members and incorporated in passing decisions					
12.	The cooperative use a multiple communication approach to reach every member segment					

Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

Appendix 2

YONSEI UNIVERSITY, WONJU CAMPUS



Graduate School of Government, Business and Entrepreneurship

အစိုးရဝန်ထမ်းပေါင်းစုံ ငွေစုငွေချေးသမဝါယမအသင်းရှိ အသင်းသားများ၏ □
အသင်းပေါ် သစ္စာရှိမှု ကိုယ်တိုင်ပါဝင်ဆောင်ရွက်လိုမှု အခြေအနေအား □ လေ့လာခြင်း □
လှိုင်ကော်မြို့နယ်၊ လှိုင်ကော်မြို့၊ ကယားပြည်နယ် □

□

လေးစားအပ်သော လူကြီးမင်းများရှင် □

□ ကျွန်မသည် သမဝါယမတက္ကသိုလ်၊ စစ်ကိုင်းမှ တွဲဖက်ပါမောက္ခ ဒေါ်နွေဦးဖြစ်ပြီး ကိုးရီးယား သမ္မတနိုင်ငံ တက္ကသိုလ်တွင် လူအသိုင်းအဝိုင်း ဖွံ့ဖြိုးတိုးတက်မှု မဟာဘွဲ့သင်တန်းကို တက်ရောက်နေသူဖြစ်ပါသည်။ ကျွန်မ၏ ဘွဲ့ကြို စာတမ်းအတွက် ကယားပြည်နယ်လှိုင်ကော်မြို့၊ လှိုင်ကော်မြို့နယ်ရှိ အစိုးရဝန်ထမ်းပေါင်းစုံ ငွေစုငွေချေးသမဝါယမအသင်းရှိ အသင်းသားများ၏ အသင်းပေါ် သစ္စာရှိမှု ကိုယ်တိုင်ပါဝင်ဆောင်ရွက်လိုမှု အခြေအနေအားလေ့လာခြင်း ခေါင်းစဉ်ဖြင့် သုတေသန ပြုနေပါသည်။ □

□ စာတမ်း၏ အဓိကရည်ရွယ်ချက်မှာ အစိုးရဝန်ထမ်းပေါင်းစုံ ငွေစုငွေချေးသမဝါယမအသင်းရှိ အသင်းသားများ၏ အသင်းပေါ် သစ္စာရှိမှု ကိုယ်တိုင်ပါဝင်ဆောင်ရွက်လိုမှုကို လွှမ်းမိုးဆုံးဖြတ်နိုင်သော အကြောင်းအရာများကို ရှာဖွေခြင်းနှင့် သမဝါယမအသင်းတွင် အသင်းသားများ၏ အသင်းပေါ် သစ္စာရှိမှု ကိုယ်တိုင်ပါဝင်ဆောင်ရွက်လိုမှုကို မြှင့်တင်ပေးနိုင်သည့် ထောက်ခံအကြံပြုချက်များကို ရှာဖွေသွားရန် ဖြစ်ပါသည်။ □

□ မေးခွန်းလွှာတွင် အသင်းသားတစ်ဦးခြင်းစီ၏ ကိုယ်ရေးအချက်အလက်များ၊ စုဆောင်းမှုချေးယူမှုများ၊ အသင်းအပေါ် သစ္စာရှိမှု ကိုယ်တိုင်ပါဝင်ဆောင်ရွက်လိုမှုများနှင့် သမဝါယမနှင့် ချိတ်ဆက်ဆောင်ရွက်မှုများ ပါသဝင်ပါသည်။ မေးခွန်းလွှာများကို ဖြေကြားပေးရန် မေတ္တာရပ်ခံအပ်ပါသည်။ လူကြီးမင်း၏ မှန်ကန်သော ဖြေကြားမှုများသည် ကျွန်မ၏ လေ့လာမှုကို များစွာအထောက်အကူပြုပါသည်။ □

အစိုးရဝန်ထမ်းပေါင်းစုံခြေစုငွေချေးသမဝါယမအသင်းရှိ အသင်းသားများ၏
အသင်းပေါ် သစ္စာရှိမှုကိုယ်တိုင်ပါဝင်ဆောင်ရွက်လို့မူ အခြေအနေအား လေ့လာခြင်း

မေးခွန်းလွှာ

ဤမေးခွန်းကို မဟာကျမ်းပြု စုရာတွင်သာ အသုံးပြု မည်ဖြစ်ပါသည်။

အပိုင်း ၁ ကို ဖြေဆိုသူ၏ ကိုယ်ရေးဆိုင်ရာအချက်များ

၁။ ဖြေဆိုသူ၏ အခြေခံကိုယ်ရေးဆိုင်ရာအချက်များ

၁။ အမည်

၂။ အသက်

၃။ ကျား/မ

၄။ ဇာတိမြို့နယ်အရပ်အချင်း

၅။ အလုပ်အကိုင်

၆။ လိစာ

၇။ အသင်းသားသက်တမ်း

၈။ အစုငွေပမာဏ

၉။ စုဆောင်းငွေပမာဏ

၂။ အသင်းသားပါဝင်မှု

၁။ ဆန္ဒအလျောက် ၂။ တိုက်တွန်းမှု ၃။ ဆွဲဆောင်မှု ၄။ အခြား

၃။ အသင်းတွင် စုဆောင်းထားရှိပါသလား။

၁။ အတိုးရရှိမှုနှင့်မား၍ ၂။ စိတ်ချယုံကြည်ရ၍ ၃။ အခြား

၄။ အသင်းမှချေးငွေ ခြေစုငွေ ယူမှု ရှိပါသလား။

၁။ ရှိ ၂။ မရှိ

ရှိလျှင် အကြိမ်အရေအတွက် ဘယ်လောက်ရှိပြီလဲ။

.....

၅။ ခြေစုငွေကို အကျိုးရှိစွာ သုံးစွဲပါသလား။

၁။ သုံးစွဲပါသည်။ ၂။ မသုံးစွဲပါ။

၆။ ခြေစုငွေကို မည်သည့်အတွက် သုံးစွဲပါသလဲ။

စဉ်	အကြောင်းအရာ	လုံးဝသဘောမတူပါ	သဘောမတူပါ	ဆုံးဖြတ်၍မရပါ	သဘောတူပါသည်	လုံးဝသဘောတူပါသည်
၁။	ချေးငွေများလိုအပ်ခြင်းကြောင့် အသင်းမှ ထွက်ခွာရန် အခက်အခဲများ ရှိပါသည်။	<input type="radio"/>				
၂။	အသင်းမှ ချေးငွေများမရရှိသောအခါတွင် အခက်အခဲများ ရှိပါသည်။	<input type="radio"/>				
၃။	လိုအပ်ချက်များကြောင့် ချေးငွေများကို ရယူရန်အတွက် အသင်းတွင် ဆက်လက်ပါဝင်နေခြင်းဖြစ်ပါသည်။	<input type="radio"/>				
၄။	ချေးငွေများကို မရရှိသောအခါတွင် ကျွန်ုပ်တို့ ပြု ကွဲပျက်ဆီးနိုင်သည် ဟုခံစားရပါသည်။	<input type="radio"/>				
၅။	ဤငွေစုငွေချေးသမဝါယမအသင်း၏ အသင်းသား အဖြစ်မှ နုတ်ထွက်ပြီး အခြားသော ငွေစုငွေချေး အသင်းသို့ ဝင်ရောက်ချင်ပါသည်။	<input type="radio"/>				
၆။	အခြားသော ငွေစုငွေချေးအသင်းမှ ယခု ရနေသော အကျိုးရလဒ်များ မရရှိနိုင်သောကြောင့် အသင်းတွင် ဆက်လက်ပါဝင်နေခြင်းဖြစ်ပါသည်။	<input type="radio"/>				
၇။	ငွေစုငွေချေးသမဝါယမအသင်းမှ ထွက်ခွဲလျှင် အကျိုးရလဒ်များကို ဆုံးရှုံးရပါလိမ့်မည်။	<input type="radio"/>				

စဉ်	အကြောင်းအရာ	လုံးဝသဘော	သဘော	ဆုံးဖြတ်	သဘောတူ	လုံးဝသဘော
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၂။	ငွေစုငွေချေးသမဝါယမအသင်းသည် သမဝါယမဘဏ္ဍာရေးဆိုင်ရာဆောင်ရွက်ချက်များကို တိုးမြှင့်ဆောင်ရွက်ပေးပါသည်။	<input type="checkbox"/>				
၃။	ငွေစုငွေချေးသမဝါယမအသင်းသည် လုံလောက်သော အမြတ်ခွဲဝေမှုကို ခွဲဝေပေးပါသည်။	<input type="checkbox"/>				
၄။	ငွေစုငွေချေးသမဝါယမအသင်းသည် လုပ်ငန်း၏ လည်ပတ်လုပ်ဆောင်မှုတွင် အောင်မြင်စွာဆောင်ရွက်ပါသည်။	<input type="checkbox"/>				
		<input type="checkbox"/>				
၅။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများကို အသင်းတွင် ပိုမိုရင်းနှီးမြှုပ်နှံမှုပြုအောင် စုဆောင်းမှု အားပေးလှုံ့ဆော်ပါသည်။	<input type="checkbox"/>				
၆။	ငွေစုငွေချေးသမဝါယမအသင်းသည် ရင်းနှီးမြှုပ်နှံမှု စုဆောင်းမှုများတွင် ပြန်ရချက်မြှင့်မားအောင် ဆောင်ရွက်ပါသည်။	<input type="checkbox"/>				
၇။	ငွေစုငွေချေးသမဝါယမအသင်းသည် ကောင်းမွန်ပြည့်စုံသော ဝန်ဆောင်မှုများကို ဆောင်ရွက်ပေးပါသည်။	<input type="checkbox"/>				
၈။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများ အတွက် အခြားသော ဝန်ဆောင်မှုများကို ပြည့်ဆည်းဆောင်ရွက်ပေးပါသည်။	<input type="checkbox"/>				

စဉ်	အကြောင်းအရာ	လုံးဝသဘောမတူပါ	သဘောမတူပါ	ဆုံးဖြတ်၍မရပါ	သဘောတူပါသည်	လုံးဝသဘောတူပါသည်
		<input type="checkbox"/>				
၁။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများအပိုင်းအဝန်းတွင် လူမှုရေးလုပ်ဆောင်ချက်များကို ပါဝင်ဆောင်ရွက်	<input type="checkbox"/>				

	ပါသည်။ <input type="checkbox"/>					
၂။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> လူမှုရေးဆိုင်ရာ တာဝန်ခံမှုလုပ်ငန်း၏ <input type="checkbox"/> မူများနှင့်အညီ လုပ်ကိုင်ဆောင်ရွက်ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၃။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အသင်းသားများအပြန်အလှန် ခြောက်ရွက် <input type="checkbox"/> စေသော အခွင့်အလမ်းများကို ထောက်ပံ့ <input type="checkbox"/> ပေးပါသည်။ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၄။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်း <input type="checkbox"/> အချင်းချင်း၊ အသင်းသားများနှင့် အမှုဆောင် <input type="checkbox"/> ဒါရိုက်တာ၊ သမဝါယမရုံးဝန်ထမ်းများ အား <input type="checkbox"/> ပုံမှန်ဆက်ဆံရေး ဖန်တီးပေးခြင်းဖြင့် <input type="checkbox"/> အားပေးလှုံ့ဆော်ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/>				
၅။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> လက်ရှိအသင်းများမှ အသင်းသား သစ်များ <input type="checkbox"/> စည်းရုံးဆွဲဆောင်ခြင်းကို ဆုချီးမြှင့်ခြင်းဖြင့် <input type="checkbox"/> အားပေးလှုံ့ဆော်ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၆။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အသင်းသားများနှင့် အမှုဆောင် ဒါရိုက်တာ <input type="checkbox"/> များ အတူတကွ ခြောက်ရွက်သော <input type="checkbox"/> လုပ်ဆောင်ချက်များကို စည်းရုံး ခြောက်ရွက် <input type="checkbox"/> စေပါသည်။ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

စဉ် <input type="checkbox"/>	အကြောင်းအရာ <input type="checkbox"/>	လုံးဝသ ဘော <input type="checkbox"/> မတူပါ <input type="checkbox"/>	သဘော မတူပါ <input type="checkbox"/>	ဆုံးဖြတ် ၍မရပါ <input type="checkbox"/>	သဘော တူပါ <input type="checkbox"/> သည်။ <input type="checkbox"/>	လုံးဝသဘ ောတူပါသ ည်။ <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၁။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> သမဝါယမ အတွေးအခေါ် အယူအဆ များကို <input type="checkbox"/> တိုးမြှင့်ဆောင်ရွက် ပေးပါသည်။ <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၂။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> သမဝါယမ၏ ကောင်းမွန်သော ပုံရိပ်များကို <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	ဖန်တီးဆောင်ရွက်ပေးပါသည်။					
၃။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများ၏ သာတူညီမျှမှုကို အလေးပေးဆောင်ရွက်ပါသည်။	<input type="radio"/>				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၄။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများနှင့် အမှုဆောင် ဒါရိုက်တာ၊ သမဝါယမရုံးဝန်ထမ်းများအကြား ရင်းနှီးအောင် ပြုလုပ်ပေးပါသည်။	<input type="radio"/>				
၅။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများကို ဒါရိုက်တာ အဖွဲ့ဝင်များ၊ သမဝါယမရုံးဝန်ထမ်းများနှင့် ပုဂ္ဂိုလ်ရေး ဆိုင်ရာ ဆက်သွယ်မှုများကို တိုးမြှင့်ပေးပါသည်။	<input type="radio"/>				
၆။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်း၏ ဆုံးဖြတ်ချက်များကို ချမှတ်ရာတွင် ယုံကြည်ခိုင်မာအောင် ဆောင်ရွက်ပေးပါသည်။	<input type="radio"/>				

စဉ်	အကြောင်းအရာ	လုံးဝသဘောမတူပါ	သဘောမတူပါ	ဆုံးဖြတ်၍မရပါ	သဘောတူပါသည်	လုံးဝသဘောတူပါသည်
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၁။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများ၏ အကျိုးကျေးဇူးကို ကာကွယ်ဆောင်ရွက်ပေးပါသည်။	<input type="radio"/>				
၂။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများကို စီမံခန့်ခွဲအုပ်ချုပ် အချက်အလက်များနှင့် ကူညီထောက်ပံ့ပေးပါသည်။	<input type="radio"/>				
၃။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများကို ထိကျသေချာသော ပွင့်လင်းမြင်သာမှုရှိသော သတင်းများကို	<input type="radio"/>				

	ပေးပါသည်။ <input type="checkbox"/>					
၄။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အသင်းသားများ၊ ဒါရိုက်တာများ၊ သမဝါ <input type="checkbox"/> ယမရုံးဝန်ထမ်းများအတွက် ငွေလှူပေးပညာ <input type="checkbox"/> ပေးရေးအစီအစဉ်များကို အသုံးပြု <input type="checkbox"/> ဆောင်ရွက်ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၅။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> သမဝါယမ၏ လုပ်ဆောင်ချက်များကို <input type="checkbox"/> မြှင့်တင်ဆောင်ရွက်ပေးပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
၆။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အသင်းသားများ၏ အကျိုးအမြတ်အပေါ် <input type="checkbox"/> အခြေခံခြင်းဖြင့် ဖွဲ့စည်းဆောင်ရွက် <input type="checkbox"/> ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
၇။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အကျိုးအမြတ်ခွဲဝေရာတွင် သာတူ <input type="checkbox"/> ညီမျှမှုကို အလေးပေးဆောင်ရွက်ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
၈။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အသင်းသားများတက်ကြွစွာပါဝင် <input type="checkbox"/> ဆောင်ရွက်မှုကို ဆုချီးမြှင့်ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
၉။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းတွင်ပါဝင် <input type="checkbox"/> ဆောင်ရွက်ရာတွင် ကုန်ကျစရိတ် <input type="checkbox"/> သက်သာပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
၁၀။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> ဘဏ္ဍာရေးနှင့် မသက်ဆိုင်သော <input type="checkbox"/> ဆောင်ရွက်မှုအကျိုးအမြတ်ကို လည်း <input type="checkbox"/> မြှင့်တင်ဆောင်ရွက်ပေးပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
၁၁။ <input type="checkbox"/>	ငွေစုငွေချေးသမဝါယမအသင်းသည် <input type="checkbox"/> အသင်းသားများ၏ အတွေးအခေါ် <input type="checkbox"/> စကားသံများကို နားထောင်ခြင်းဖြင့် <input type="checkbox"/> ဆုံးဖြတ်ချက်များကို ပူးပေါင်းဆောင်ရွက် <input type="checkbox"/> ပါသည်။ <input type="checkbox"/>	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 

၁၂။	ငွေစုငွေချေးသမဝါယမအသင်းသည် အသင်းသားများအားလုံးစီသို့ ဆက်သွယ် ရေးနည်းလမ်းပြောင်းစံကို အသုံးပြုပါသည်။	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 	<input type="checkbox"/> 
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ABSTRACT in Korean

미얀마 협동조합 구성원의 헌신을 결정하는 요소:

카야 주 로이카우 타운쉽 사례 연구

뇌 우

연세대학교 정경 창업대학원 지역개발학 석사과정

오랜 시간동안, 협동조합은 사회 내에서 회원들의 생활 여건을 개선하는 중요한 역할을 하는 조직으로 인식되어왔다. 자발적이고 민주적이며 자기 통제적인 기업 연합인 협동조합은, 지역사회가 그들의 생계를 이끌어내는 생산적인 활동을 통제할 수 있는 제도적 틀을 제공한다. 미얀마의 저축과 신용 협동조합 (Savings and Credit Cooperative Society, SACCOs)은 그들의 부를 극대화하기 위해 자금을 투자하고 있다. 선행연구에 따르면, SACCOs 의 지속적인 성장 부족은 SACCOs 의 지속가능성을 위협하고 있는 운영상의 손실을 흡수하는 것을 어렵게 만들었다. 제도적 자본의 축적을 통해 충분한 SACCOs 의 부를

쌓지 못한 것은 기업 지배구조의 부족, 회원의 헌신과 동기의 부족, 협력 원리 준수 실패 및 적절한 기술의 부족 때문이다. 특히, 조합원들의 협동조합에 대한 헌신은 협동 사회의 지속 가능하고 성공적인 기능을 위한 필수 요소로 확인되어왔다.

본 연구의 목적은 로이카우 타운쉽에서 저축 및 신용협동조합 회원들의 헌신에 영향을 미치는 요소들을 분석하는 데에 있다. 이를 위해 본 연구는 설문지와 문서 검토 도구를 사용하여 저축과 신용협동조합에 속한 350 명의 공무원 회원들의 표본을 포함하는 설문조사를 실시하였고, 기술 통계와 추론 통계를 모두 사용하여 이를 분석하였다. 또한 분산 분석, 상관 분석 및 회귀 분석을 사용하여 종속 변수에 대한 각 독립 변수의 기여도를 판단하였다. 기본적인 데이터는 SACCOs 에 소속된 공무원들을 대상으로 한 구조화된 설문지를 통해 수집되었다.

연구의 결과 전체 회원들의 헌신은 네트워크와 관계, 협동 이데올로기 및 동질성에 의해 상당한 영향을 받는 것으로 나타났다. 또한 투자와 서비스, 사회에 대한 신뢰, 의사결정에의 참여 역시 그들의 협동조합에 대한 헌신을 결정하는 요인으로 밝혀졌다.

네트워킹과 관계, 구성원의 동질성, 의사결정 참여는 또한 그들의 협동조합에 대한 지속적인 헌신에 큰 영향을 미쳤다. 마지막으로, 네트워킹과 관계, 협동 이데올로기, 신뢰, 의사 결정에의 참여는 규범적 헌신에 역시 큰 영향을 미치는 것으로 드러났다. 본 연구는 미얀마의 저축과 신용 협동조합에 대한 회원들의 헌신을 향상시킬 수 있는 적절한 개입의 방법을 고안하는 정책 입안자, 정부 및 이해당사자들에게 큰 의미를 가질 것으로 사료된다.

핵심 단어: 저축과 신용 협동조합, 공무원, 경제적 요인, 사회적 요인, 심리적 요인, 조직적 요인, 회원의 헌신