

Members' Participation in Cooperative Activities

Key words : cooperative, activities, members, participation

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Abstract

The study aimed to investigate social and economic, psychological and communicative characteristics of cooperative members, level of participation in the cooperative activities, and factors affecting members' participation in the cooperative activities. Simple random sampling was employed for samples selection and personal interviews were assigned as a method of data collection. One hundred and sixty five cooperative members were interviewed.

The findings was revealed that most members had a medium knowledge of principles of cooperative. They had a positive attitudes towards and were satisfied with the cooperative operation. They were high in the participation in group meeting, cooperative transaction, and cooperative promotion but low in the participation in decision-making in cooperative problem-solving and development strategies. For testing hypotheses, total income, farm size, benefits received from the cooperative, attitudes towards the cooperative, and exposure to sources of information from the cooperative were found positively correlated with the members participation in the cooperative activities.

This implies that an increase in the participation in problem the solving and decision making should be of the prime concern if the cooperative needs to develop for growth. Cooperative training for the members should be undertaken continuously to help solve the development. Participation at all stages of decision-making should be encouraged.

INTRODUCTION

Agricultural cooperatives in Thailand have been established for more than 70 years. At the moment there are six types of cooperative : agricultural, fishery, land settlement, thrift and savings, store and service cooperative.

Agricultural cooperatives played a very important roles for social and economic development of farmers who are a majority occupational group in Thailand. Agricultural cooperatives were established throughout the whole country and in each district there is at least one agricultural cooperative. Most of agricultural cooperatives performed in multi functions: credit, deposite, marketing and purchasing. Agricultural cooperatives could be regarded as social organization as members joined together and learned more about the self-help and mutual help approaches. In addition, it was also regarded as economic organization as members can access to credit, deposite at the cooperative. Members can also purchase farm commodities from the cooperative with low possible price and, in return, the cooperative could collect their farm produce to sell for higher price or they may handicapped of middleman.

As the country develops the number of agricultural cooperatives were increasing. Although the increased number was observed, associated problems were faced with. A lack of finance, low interest and attention in the cooperative, disloyalty and respect and recognition of the cooperative, a lack of understanding of the cooperative principles, and low participation in cooperative activities were major associated problems in nearly all types of cooperatives. With regard to members'

participation in cooperative activities, it was of significance if a cooperative needed to develop for growth. The study aimed to investigate level of members' participation and factors associated with the participation in cooperative activities, and associated problems.

LITERATURE REVIEW

This chapter will deal with the previous research in participation and later the conceptual model will be presented, followed by hypotheses.

Pattamarakha (1989) found that members joined the cooperative as a result of the access to loan and a collection of human group for mutual help. They perceived that the cooperative was the organization for mutual help approaches. His study also indicated that age, length as membership, involvement at committee level, social participation, knowledge of business operation, farm size, meterial possessions, cooperative promotion, and awareness of persons involved in the cooperative were found positively correlated with the participation in cooperative activities.

Suthapradist (1990) found that members of the Demonstration Marketing Center joined the center because they wanted a mutual help from the members and also expected benefits received from the center. His study also found that age, education, income leadership status, relationship with government officers and knowledge about the principles and methods of group operations were positively correlated with the members' participation.

Suttipun (1990) found that attitudes towards the home economics officer, attitudes

towards the group activities, education and personal contact with the home economics officer were positively correlated with participation in supplementary income activities of adult home economics group members.

Sotthibandhu (1991) found that rural people participated at medium level for initiating and decision-making and at low level for follow-up and evaluation of community development activities. He also found that leadership status, social participation, knowledge about community development and acquaintances with the government officers were positively correlated with the participation in activities of village drug fund group.

Sukhsupan (1992) found that leadership status, exposure to source of health information and knowledge about the principles, objectives and methods of group operations were positively correlated with the participation in activities of village drug fund group.

Pantong (1996) found that more than 60 percent of members of housewife group understood the principles, objective and methods of group operation. They joined the group meeting and training course and also had

favorable attitudes towards the group activities and the home economics officer. Members participated more in group meeting, planning for problem solving, executing group activities, and applying the end result for better use of group. Knowledge about the principles, objectives and methods of group operation, exposure to radio and printed matters and urban contact were found positively correlated with the participation in group activities.

Conceptual model

In actual situation, it is possible that there may be a lot of factors affecting the participation. In this situation the scope is focussed according to the conceptual model. Based on the empirical research reviewed, the conceptual model was then developed. The model postulated the influence of two groups of factors on members' participation : social and economic factors, and communicative and psychological factors (Figure 1). These two groups of factors would have a direct effect on members' participation in cooperative activities. At the same time, each group of factors might have an effect between each other (indicated by dotted line).

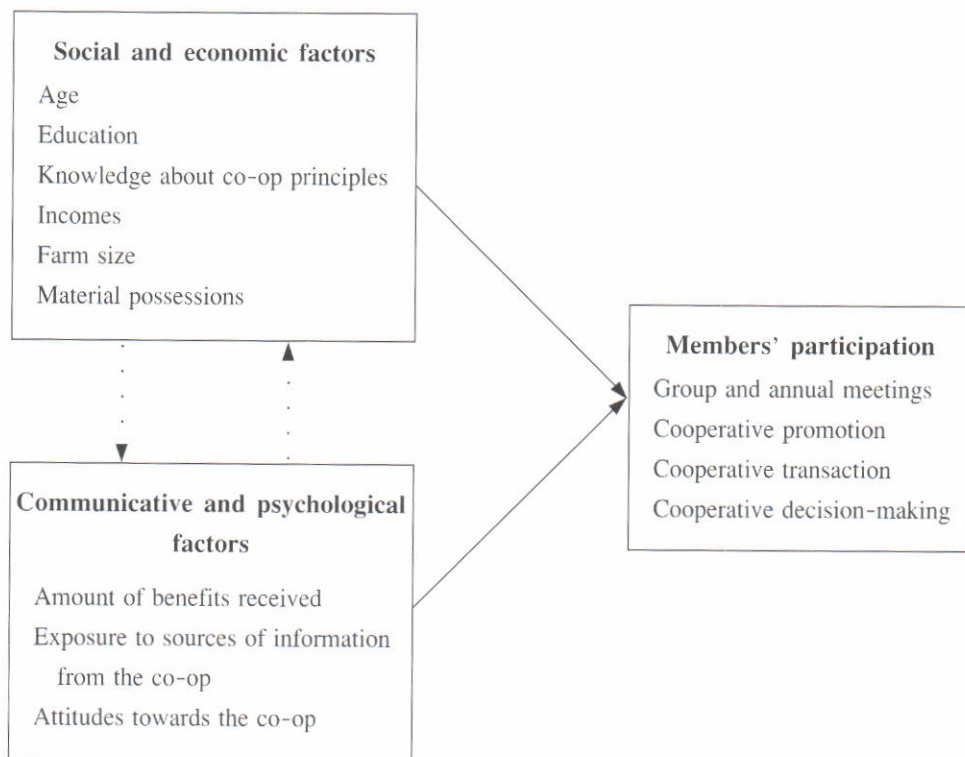


Figure 1 *Conceptual model of factors affecting the participation in cooperative activities.*

The proposition in the study is that the participation in the cooperative activities is a function and varies according to personal characteristics. Thus, from the proposition, the following hypotheses have been postulated :

Hypothesis 1 : Age will positively correlated with members' participation in cooperative activities.

Hypothesis 2 : Education will positively correlated with members' participation in cooperative activities.

Hypothesis 3 : Knowledge about cooperative principles will positively correlated with members' participation in cooperative activities.

Hypothesis 4 : Total incomes will positively correlated with members' participation in cooperative activities.

Hypothesis 5 : Farm size will positively correlated with members' participation in cooperative activities.

Hypothesis 6 : Material possessions will positively correlated with members' participation in cooperative activities.

Hypothesis 7 : Benefits received from the cooperative will positively correlated with members' participation in cooperative activities.

Hypothesis 8 : Exposure to sources of informa-

tion about the cooperative will positively correlated with members participation in cooperative activities.

Hypothesis 9 : Attitudes towards the cooperative will positively correlated with members' participation in cooperative activities.

RESEARCH METHODOLOGY

Selection of the study area

The study has set the criteria in three aspects : (1) medium size of cooperative, (2) assets between 10-30 million baht, (3) diversity in topography, income, occupation and religion of the cooperative members and (4) achieve in a success in running business to some extent. From the field survey, the Thepha Agricultural Cooperative Limited in Songkhla Province was found to be most suit with these criteria. Thus, this cooperative was then selected as the study area.

Background about the study area

The Thepha Agricultural Cooperative Limited was established in 1976. The cooperative had its own assess of 27 million baht. It operated multi function activities in purchasing, marketing, loan and deposit. The results of the 1996 fiscal year showed that the cooperative gained 302,368 baht of net earnings. For lending loan during the year, the cooperative had allocated 3.5 and 4.5 million baht for short and medium term loan, respectively to the cooperative members. For deposite, the member deposited 8.9 million baht. For marketing, the cooperative sold fertilizer,

chemical substances and equipment, farm machinery and animal feed for the members with the value of 4.8 million baht.

Population and sampling procedure

The total number of the cooperative members was 844. The estimated 20 percent of the total population was required as samples. The 165 members were then selected by simple random sampling in relation to the number of the members in each subdistrict.

Data collection

Personal interviews were assigned as the method of data collection. Before the interviews, the questionnaires were developed and tested for a precise and accurate collection tool. A deficit in some aspects were found and the improvement was then made. The interviews started in December 1997 and last until February 1998. One hundred and sixty five cooperative members were interviewed. This represented 19.5 percent of the total population.

Data organization and analysis

After completing the field survey, the questionnaires were checked and found to be completed correctly. Coding and code book were then prepared. The analysis of data was undertaken at the Computer Center at Prince of Songkla University. The Statistical Package for the Social Sciences (SPSS) was employed as the tool for data analysis. Pearson correlation was used as a means for testing the hypothesis.

Reliability test

After the final survey, two methods of reliability tests were employed. The Kuder-Richardson method was tested for understanding about the principles of cooperative and the coefficient of reliability was 0.56 which was fairly high. The alpha coefficient was tested for the attitudes towards the cooperative. It yielded 0.72 which was high.

RESULTS AND DISCUSSION

Characteristics of the respondents

Most of the respondents were male and married. The average age was 42.5 years. Some 58.2 percent of the respondents were Bhuddhist while the rest 41.8 percent were Muslim. Most obtained formal education at Grade 4 and were literate. The average farm size was 20.6 rai. They had major occupation in rubber plantation with the average income per year 67,787 baht and about three-fourths had minor occupation in animal raising, rice growing, hired labour and retailing. Most had gas stove, motorcycle and colour television as material possessions and about one-fourth had sewing machine, washing machine, and car.

With reference to the cooperative, the average length as cooperative membership was 8.1 years. Reasons to become the cooperative members were to access to loan and other services, and follow the advice of neighbouring farms who were the members.

Images about the cooperative

Member were asked about the images of the cooperative. As shown on Table 1, at was clear before and after becoming as the membership most members saw the cooperative similarly as source of loan lending and purchasing farm commodities, and mutual help organization. A few had an images that the cooperative was state enterprise, and source of occupation promotion. Image as cooperative was the state enterprise was wrong because the cooperative was the private organization. It might be that in the cooperative there was the district cooperative officer and this person would take charge as counselor in extension and promotion of the cooperative activities. In such that way, one might perceived that the cooperative was the state enterprise run by the government.

Table 1 Images about the cooperative.

Attribute	Before(n=165)		After(n=165)	
	Number	Percentage	Number	Percentage
Source of loan lending and purchasing farm commodities	80	48.5	86	52.1
A mutual help organization	65	39.4	59	35.8
State enterprise	11	6.7	7	4.2
Source of occupation promotion	8	4.8	12	7.3
No response	1	0.6	1	0.6

Perception about benefits and best person for consultation about the cooperative

From Table 2 most members expected to access to loan than any other reasons (Table 2) because access to loan from the cooperative took less complication and members found it easy than the access to commercial banks. Quite few expected to buy commodities from the cooperative, sell their farm product at the cooperative or receive patronage refund. When asked about the best person for constancy about the cooperative, most responded the group chairman. This was because of social relation as each farmer group had it own chairman. These chairman are very similar in socio-economic status to the members and also they lived in a remote area closed to the member. That was why the members perceived the group chairman as best person for constancy. Furthermore, with respect to sources of cooperative information most pinpointed the group chairman as the main source.

Knowledge about the cooperative principles

Members were asked a series of question with three possible answers about the cooperative principles. Most (more than 80 percent) answered correctly that the election and withdrawal (removal) of boards of director was the responsibility of members (question no.2), and a period of meeting of boards of director took place within every month (question no.6). About one-half of the members answered correctly that a policy to control business operation in the cooperative was the responsibility of the members (question no.5). More than 50 percent answered incorrectly that the use of cooperative laws and by-laws was the responsibility of the members (question no.1), approval for size of loan was the responsibility of the members (question no.3), the approval for policy determination was the responsibility of the members (question no.4), and when annual meeting took place one-third of boards would be removed (question no.7). This showed that most

Table 2 Perception about benefits and best person for consultation about the cooperative.

Attribute	Number (n=165)	Percentage
Types of expected benefits to be received from the cooperative		
Access to loan	139	84.2
Buy cheap selling price commodity	10	6.2
Receive patronage refund	6	3.6
Sell farm produce at best possible price	5	3.0
Access to extra finance for burial benefit	2	1.2
Attend training and study tour	2	1.2
Deposit the saving	1	0.6
Perceived best person for consultation about the cooperative		
Group chariman	115	69.7
The management staff	14	8.5
Members	12	7.3
The manager	10	6.1
Boards of directors	7	4.2
District cooperative officer	4	2.4
The director	3	1.8
Sources of information about the cooperative		
The group chairman	90	54.5
Direct contact with the cooperative	49	29.7
Members	26	15.8

members had little knowledge about the cooperative operation. A group meeting or a training should be done to provide more knowledge for the members. Increased knowledge of the members would result in the cooperative efficiency and effectiveness.

Attitudes towards and satisfaction with the cooperative

As shown on Table 4, about two-thirds of the members disagreed that operation in the cooperative seemed to be dictatorship and a chance

for members' use of their rights was not opened (question no.1), cooperative development would not be better although members fully supported the cooperative (question no.3), during the cooperative commence the cooperative did not help support the member (question no.4), and a contact with the cooperative was very complicated and took more time (question no.5). Most still were uncertain that the cooperative was always bias and injustice (question no.2). This reflected in such the way that most members had favourable attitudes towards the cooperative.

Table 3 Members' knowledge about cooperative principles.

Question statement	Number (n=165)	Percentage
1. Enactment and amendment of cooperative laws and by-laws was the responsibility of..		
(A) Members*	67	40.6
(B) Boards of director	78	47.3
(C) The manager	20	12.1
2. Election and withdrawal (removal) of boards of directors was the responsibility of..		
(A) Members*	135	81.8
(B) Boards of director	15	9.1
(C) The manager	15	9.1
3. Approval for size of loan was the responsibility of..		
(A) Members*	37	22.4
(B) Boards of directors	101	61.2
(C) The manager	27	16.4
4. Approval for policy determination was the responsibility of..		
(A) Members*	49	29.7
(B) Boards of directors	94	57.0
(C) The manager	22	13.3
5. A policy to control business operation in the cooperative was the responsibility of..		
(A) Members*	82	49.7
(B) Boards of directors	15	9.1
(C) The manager	68	41.2
6. A period of meeting of boards of director took place within..		
(A) every 15 days	5	3.0
(B) every month*	141	85.5
(C) every two months	19	11.5
7. When annual meeting took place there would be some personnel in the boards of director removed and replacement of new persons in the boards would be done. How many would be excluded?		
(A) One-third of boards*	50	30.3
(B) Two-thirds of boards	22	13.3
(C) All	93	56.4

*Correct answer.

Table 4 Attitudes towards the cooperative

Question Statement	Level of attitudes (n=165)		
	Diagree	Uncertain	Agree
1. Operation in the cooperative seemed to be dictatorship and a chance for members' use of their rights was not opened.*	110(66.7)	41(24.8)	14(8.5)**
2. Cooperative is always bias and unjustice.*	37(22.4)	113(68.5)	15(9.1)
3. Cooperative development would not be possible although members fully supported the cooperative.*	93(56.4)	50(30.3)	22(13.3)
4. From the cooperative commence the cooperative did not help support the members*	89(53.9)	43(26.1)	33(20.0)
5. A contact with the cooperative was very complicated and took much more time*	104(63.0)	33(20.0)	28(17.0)

* Negative statement.

** Figures in bracket indicate the percentage.

With regard to satisfaction with the cooperative operation, most of the members were satisfied with the communication dealing with the managerial staff concerned, the treatment from the manager and staffs, the commodity selling price, and the help support by the boards of director (Table 5). Quite a few (less than 10 percent) were dissatisfied. This might reflected in such the way that the members had favourable attitudes towards the cooperative. Thus, they were satisfied with.

Participation in cooperative activities

(1) Participation in group and annual meeting

Each a group meeting and annual meeting took place and members were encouraged to participate in the meeting. From Table 6, most

participated in group and annual meeting. Those were absent from that gave various reasons. For the absence in group meeting, they pinpointed that they were very busy to run their private enterprise and sick. For the absence in annual meeting, they claimed the above mentioned coupled with the use of group representative and did not receive the information about the meeting from the cooperative. In case of annual meeting, it was possible that use of group representative would be possible as the venue for the meeting was too small for all the members to join it. About 10 percent who were absent in the annual meeting showed that information about the annual meeting of the cooperative should be spread to the members in a more precise and accurate way.

Table 5 Satisfaction with the cooperative operation.

Items	Level of satisfaction (n=165)		
	Very satisfied	Satisfied	Dissatisfied
Contact with the cooperative	34(20.6)	121(73.3)	10(6.1)
Treatment from the manager and staff	37(22.4)	113(68.5)	15(9.1)
Commodity selling price	24(14.5)	132(80.0)	9(5.5)
A help support by the boards of director	29(17.6)	126(76.3)	10(6.1)

*Figures in the bracket indicate the percentage.

Table 6 Participation in group and annual meeting.

Attribute	Number (n=165)	Percentage
An absence in group meeting in the past three years		
Never	129	78.2
Once	22	13.3
Twice	12	7.3
Three times	2	1.2
Reasons fo0r an absence (n=36)		
To be busy	27	75.0
To be sick	9	25.0
An absence in the annual meeting in the past three years		
Never	106	64.3
Once	38	23.0
Twice	15	9.1
Three times	6	3.6
Reasons for an absence (n=59)		
To be busy	34	57.6
Use of Representative	14	23.7
Do not receive the information	6	10.2
To be sick	5	8.5

(2) *Participation in cooperative promotion*

Most cooperative members (73.3 percent) invited the outsiders (non-member) to become the cooperative members (Table 7). Most of persons invited to become the members were ranging from 1-6. Those members who did not invite the outsiders mentioned that the reasons for not inviting that there was no non-member in the village and also they were very busy. With reference to spread

information about the cooperative to members, most cooperative members (81.8 percent) informed the information about the cooperative to members and number of persons informed were mostly ranging from 1-6. Those members who did not inform the information gave the reasons that they did not receive any information from the group chairman and also they were very busy.

Table 7 Participation in cooperative promotion.

Attribute	Number (n=165)	Percentage
Invite the outsiders to become the cooperative member		
Do not invite	44	26.7
Invite	121	73.3
Number of persons invited (n=121)		
1-3	61	50.4
4-6	37	30.6
7-9	6	5.0
More than 9	17	14.0
Reasons for not inviting (n=44)		
No non-member in the village	22	50.0
Very busy	18	40.9
Not satisfied with the cooperative operation	4	9.1
Inform information about the cooperative to members		
Do not inform	30	18.2
Inform	135	81.8
Number of persons informed (n=135)		
1-3	49	36.3
4-6	45	33.3
7-9	12	8.9
More than 9	25	21.5
Reasons for not informing (n=30)		
Do not receive any information from the group chairman	17	56.7
Very busy	10	33.3
Somebody have already informed	3	10.0

(3) Participation in cooperative transaction

It was found that about two-thirds of the cooperative members deposited the saving account with the cooperative (Table 8). About one-third who did not open the saving account claimed that they had no savings, and they were unconfident with the cooperative. For the access to loan, most of the cooperative members (86.1 percent) borrowed loan from the cooperative. Number of the access to loan were mostly ranging from 1-3 times. Most of those who were access to loan were still indebtness. The amount of indebtness were spit of equal in there categories 20,000 baht and less than, 20,000-40,000 baht, and more than 40,000 baht. With regard to purchasing commodities from the cooperative, most of the members (72.1 percent) purchased commodities like fertilizer, rubber equipment and mower. A major reason for not purchasing was that they lived in a remote area which was far from the cooperative. Access to purchasing would cost more especial for transportation cost.

(4) Participation in decision-making in cooperative problem-solving and development strategies

With regard to cooperative problem-solving, about one-half of the members participated at some level for taking a responsibility after making a decision and taking a vote for total agreement. They had never participated in a propose gudelines for problem solving. In addition, split decisions were made for planning in a long run for cooperative operation (Table 9). For cooperative development strategies, most observed and followed the cooperative bylaws and regulations. In return, they had never participated in determination guidelines

for advancement, setting cooperative activities along the guidelines, and drafting by laws and regulations. It seemed that the members participated more in the issues that were likely to be concrete and less in the issues that were likely to be abstract.

Associated problems

Problems in cooperative operation were minimal. Long distance, few types of commodity and time service were mentioned as major problems in order of importance. A long distance between the cooperative and members' house made members to pay more for transportation cost for currency deposit. To avoid this problem, the cooperative should set a moblile unit contact at members' house. For a few types of commodity selling, the cooperative should investigate types and demands for each type of commodity that members needed. After that, the cooperative should order the required commodity to sell at the cooperative. This would meet the members' demands. For length of service, the cooperative used the bureaucracy system, thus, it seemed to be office hour. Members found it difficult to contact during weekend or vacation. If possible the cooperative should allow the staff to work for overtime or work on the weekend.

Factors affecting participation in cooperative activities

From Table 10, it was found that income, farm size, perceived benefits received from the cooperative, attitude towards the cooperative and message received from the cooperative were

Table 8 Participation in cooperative transactions.

Attribute	Number (n=165)	Percentage
Deposit currency with the cooperative		
Do not deposit	62	37.6
Deposit	103	62.4
Reasons for not having deposit (n=62)		
No savings	35	56.5
Unconfident with the cooperative	21	33.9
Uncomfortable travel to the cooperative	5	8.1
Already open an account with private bank	1	1.6
Access to loan from the cooperative		
Do not borrow	23	13.9
Borrow	142	86.1
A number of the access to loan (n=142)		
1-3 times	105	74.0
4-6 times	28	19.7
7- times	4	2.8
More than 9 times	5	3.5
Indebtness with the cooperative (n=101)		
20,000 baht and less than	41	40.6
20,001-40,000 baht	34	33.7
More than 40,000 baht	26	25.7
Purchasing commodities from the cooperative		
Do not purchase	46	27.9
Purchase	119	72.1
Reasons for not purchasing (n=46)		
Uncomfortable travel to the cooperative	35	76.2
More expensive compared to shops or stores	6	13.0
Fewer types of commodity	3	6.5
Types of purchased commodity (n=119)		
Fertilizer	88	73.9
Rubber equipment	22	18.5
Mower	9	7.6

Table 9 Participation in decision-making in cooperative problem-solving and development strategies.

Types of decision-making	Level in decision-making (n=165)			
	Most	Some	Less	Never
Cooperative problem-solving				
Propose guidelines for problem solving	7(4.3)	34(20.6)	51(30.9)	73(44.2)
Take a vote for total agreement	20(12.1)	80(48.5)	36(21.8)	29(17.6)
Plan in a long run for cooperative operation	17(10.3)	52(31.6)	56(33.9)	40(24.2)
Cooperative development strategies				
Determine guidelines for advancement	8(4.8)	39(23.6)	33(20.0)	85(51.6)
Set cooperative activities along the guidelines	9(5.5)	47(28.5)	38(23.0)	71(43.0)
Draft bylaws and regulations	10(6.1)	24(14.5)	23(13.9)	108(65.5)
Observe and follow the cooperative bylaws and regulations	56(33.9)	96(58.2)	9(5.5)	4(2.4)

* Figures in brackets indicate the percentage.

Table 10 Association between some variables and participation in cooperative activities.

Variables	Statistical value
Age	r=.08
Education	r=.05
Knowledge about cooperative principles	r=.07
Income	r=.19*
Farm size	r=.24**
Material possessions	r=.09
Perceived benefits received from the cooperative	r=.26**
Exposure to sources of information from the cooperative	r=.16*
Attitudes towards the cooperative	r=.24**

* Significant at 0.05% level.

**Significant at 0.01% level.

positively correlated with the participation in cooperative activities. Thus hypothesis 4-5 and 7-9 were supported and hypothesis 1-3 and 6 were rejected. This reflected in such the way that economic factors like income and farm size had an effect on the participation. Furthermore, some psychological and communicative factors like perceived benefits received from the cooperative, attitudes towards the cooperative, and exposure to sources of information from the cooperative also had the effect on the participation. Reasons for the rejection of those hypothesis might due to the less variation in age, education, knowledge about the cooperative principles, and material possessions less did not fit the variation in the cooperative participation. It was surprisingly that material possessions did not correlate with the participation as it was one of the factors that should relate with income and farm size but it did not. From the overall investigation, this implied that the way the cooperative reacted or developed would reflect, in a response, the same manner. If the cooperative provided more opportunities to the members, they could perceived and reacted, in turn, for a cooperative movement. Furthermore, sources of information if provided frequently, continuously and accurately it would initiate the members to help develop the cooperative participation.

CONCLUSIONS AND RECOMMENDATIONS

From the study it could be concluded that most of the cooperative members had a medium level knowledge of the cooperative principles. They had favorable attitudes towards the cooperative

and were satisfied with the cooperative operation. They participated more in group and annual meeting, cooperative promotion, and cooperative transaction. However, they participated less in decision-making. Long distance between the cooperative and members' house, few types of commodity selling and length of service were mentioned as associated problems. For correlation analysis, income, farm size perceived benefits received from the cooperative, attitudes towards the cooperative, and exposure to sources of information from the cooperative were found to be positively correlated with the participation in cooperative activities.

Based on this study, the following are recommended :

1. As some members are still in debt, the cooperative should conduct vocational training like handicraft, or use of wasting materials in agriculture so that they could gain more income.
2. Public relation about cooperative activities should be more emphasis. Participation in each activities and benefits to receive should be encouraged.
3. Cooperative branch should be established in a far remote area if possible to reduce the cost of transportation.
4. As most members are rubber grower activities of the cooperative should be more focussed at this point to gain more benefits for the members.
5. The cooperative staff should be encouraged to more often meet the members as more contact will result in good understanding between the members and the cooperative staff.

6. A linkage of each activity to run the business should be explored in a more detail . A weaknesses at any stage in the operation should be reviewed and a correction should be made.

7. Extension and dissemination of new technology in agriculture should be motivated and encouraged. This will result in a more participation in cooperative activities. Also it will enable the members to be more better off (well to do)

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