

THE STUDY OF SOCIO-ECONOMIC CHARACTERISTICS AND COOPERATIVE-PARTNER RELATIONS OF AGRICULTURAL DEVELOPMENT COOPERATIVES

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Abstract

This study aims to evaluate the cooperative-partner relations in Agricultural Development Cooperatives (ADC) in Bursa/Turkey and identify the factors affecting this relationship. There are 313 active ADC in the province of Bursa, with 33,334 partners in total. Primary data was collected by survey. A face-to-face survey was conducted with 408 people determined by simple random sampling method. The data are analysed with SPSS 24 program, and cross-tables are created. 69.1% of the respondents have read the Articles of Association. While 28.4% of their partners are involved in the Board of Directors.,77% have joined the General Assembly. Only 33.1% of the partners had other cooperative partnerships. Although fewer than one-third of the partners have reported increased (27.7%) income, 94.6% reported that they would continue their partnership. The most common activity made by cooperative was the supply of credit with 32%. The educational activities are ranked second (23%). Partners participated in 74.3% of the given education. 78% found the training useful. The research has shown that 46% of the partners did not know what return is.

Key words: agricultural development cooperatives, cooperative movement, farmer's organization, partnership

INTRODUCTION

Agricultural organisations such as cooperatives, producers' associations and growers' associations can be defined as economic organisations established by farmers and protecting the farmers' interests through mutual assistance [17].

Most of the agricultural enterprises in Turkey are not large enough, and they have a weak capital accumulation. Consequently, investments in the enterprise are not at the desired level. The use of modern agricultural technologies and agricultural inputs cannot be achieved. Agricultural enterprises living and producing in rural areas must be organised so that they can use their resources more effectively and efficiently, apply modern agricultural technologies and market their products at a better price [9].

Cooperatives are key to rural development and sustainability and are likely to be the leading actor of social welfare when they use their resources and forces effectively and efficiently [10]. It is a model of development

that is not narrow and not top-down, but much wider and bottom-up. Cooperatives should take on the role of reducing economic pressure on the market, as in global markets. Marketing products through the cooperative is essential in terms of neutralising intermediaries and converting production into an economy.

Agricultural cooperatives are highly developed numerically throughout the country. One in five people living in rural areas is a cooperative partner. However, although cooperatives are numerous, they have not been sufficiently effective in supplying the agricultural inputs, developing the knowledge and skills of producers, evaluating and marketing products [11]. Poor management, incapable and ineffective managers lacking investment capital and business volume, legislative and top management problems, and the prominence of political views lead cooperatives to failure.

The attitude and behaviour of partners towards the cooperative directly or indirectly affect the success of the cooperative. It is their

partners who sustain the cooperative. Partners are both customers and owners of cooperatives. The goals of the cooperative and the goals of the partners should be in harmony with each other. If harmony does not exist, it will be difficult for cooperatives to succeed. Progress and sustainability of agricultural organisations, especially agricultural development cooperatives, are only possible if cooperative-partner relations are healthy and consistent. Effective participation of the partners in the management helps to achieve this goal.

Bursa province, located in the Southern Marmara region of Turkey, is one of the leading agricultural production centres with the polyculture agricultural system applied [22]. The organisation of farmers in Bursa is at a reasonably good level, yet, the institutional structures of farmers' organisations are not sufficient in terms of organisation and human resources.

There are 313 active Agricultural Development Cooperatives (ADC) in the province of Bursa, which operates under Law no: 1163, and 3 agricultural unions. In addition, there are four breeders' associations that operate under Law No. 5996. Further, twenty-three producer unions operate under Law No. 5200. ADC has 333 partners, irrigation cooperatives have 6,434, and aquaculture cooperatives have 1,047 partners. A total of 40,815 people are cooperative partners in Bursa province.

It may be possible to make the agricultural potential in Bursa province even more effective through cooperatives in the countryside. Although most cooperatives from agricultural organisations in Bursa do not take an active role for all kinds of reasons (financial situation, administrative problems), it is possible to see successful examples.

There is a growing literature on agricultural cooperatives and ADC. Ari and Ozcelik [3] examined the ADC Implementing the Milk Project in Kastamonu province. Paksoy and Bulut [14] examined the socio-economic characteristics and cooperative-partner relations engaged in dairy cattle farming in Aksaray province. Gencdal et al. [8] compared dairy cattle breeding enterprises

with and without ADC partners in Gevas district of Van Province. Yercan and Kinikli [23] analysed the factors affecting the participation of partners in the management of dairy cooperatives in Izmir. Basaran and Irmak [4] evaluated the partnership structure and cooperative activities in agricultural cooperatives in Edirne. Everest and Yercan [7] analysed the trends of cooperative partners participating in cooperative management through the Balikesir Regional Association. Alcicek and Karli [2] investigated the cooperative-cooperative relations in agricultural cooperatives in Burdur province and Topuz and Bozoglu [18] in Samsun province. Sayili and Adigüzel [16] carried out the economic analysis of the partners of team credit cooperative of Tokat province.

The number of studies that analyse cooperative-partner relations for ADC is scarce. This type of study has not been conducted for Bursa province before. This study will reveal the common characteristics of partners and ADC-partner relations in Bursa province.

MATERIALS AND METHODS

This study aimed to identify factors affecting cooperative partner relations of Agricultural Development Cooperatives in Bursa Province. This study was conducted in 2018.

This research consists of two main parts. The first part consists of a literature review. Agricultural organisations in Bursa province, the ministries they are affiliated with, and the laws to which they are subject were examined, numerical data were compiled, and statistical charts were created. Analyses were made using secondary data from the Ministry of Agriculture and Forestry. Agricultural organisations are grouped according to the laws and areas of activity to which they are subject. The relevant data of the Ministry of Agriculture and Forestry are examined in detail and processed in tables. Primary data was collected by survey. ADC partners were preferred because of the breadth of the fields of activity and the vast number of partners for the survey study. A face-to-face survey was conducted with 408 people determined by

simple random sampling method among the partners (33,334) of 313 cooperatives selected decisively.

The data obtained from the survey are analysed with SPSS 24 program, and cross-tables are created. The reliability of the data was tested, and Cronbach's Alpha level was found as 0.932. Cronbach's Alpha being (α) \geq 0.90 confirms that the survey is "highly reliable".

RESULTS AND DISCUSSIONS

Results

The employment rate of women (15-64 years) in Turkey was 38.3% in 2018. Male employment was 78.6% in 2018 [20] Similarly, in ADC, the number of male partners is higher than in women. Of the partners surveyed, 84.2% were men, and 15.8% were women. The youngest of the surveyed partners was 18, and the oldest was over 65 years of age. The average age of the participant was 49.5. The average age of ADC of Kastamonu milk project is 52 Ari and Ozcelik, [3] and 52.16 in agricultural cooperatives in Edirne [4]. Accordingly, the average age in the current study falls within the country-wide data.

A third (33.8%) of the participants are in the 45-54 age group, with a total of two out of three (62.6%) being 45 years of age or older. In Everest and Yercan [7] Balikesir Agricultural Credit Cooperatives (ACC) survey, 33.24 of the partners were 46-55 years

old, and 77.93% of the participants were 46 years old and over.

About one-fifth of the partners in the research have less than five years of experience. 24.8% of the partners have 11-15 years, 26.7% have 26 years or more of farming experience. It is fair to say that the partners participating in the study were less experienced than other studies. Yercan and Kinikli [23] indicated the farming experience of the partners as 24.02 years and Ozalp [13] as 19.21 years.

The average household size of Bursa province in 2020 was 3.23 and 3.3 for Turkey [21]. The average number of households in cooperative partners in the current study is 3.43. Everest and Yercan [7] reported the average household size for credit cooperatives in Balikesir as four people; in a study conducted across Turkey, the average household size of families was 4.6 [15]. Although the proportion of partners in the Bursa may seem to be low compared to other studies, the household population in the western parts of the country is less; and the data coincide with the data of TUIK for Bursa and Turkey.

According to TUIK 2020 results, the rate of high school or equivalent graduates for Bursa province was 22.98%, and the rate of university graduates was 17.32 [19]. Although the distribution of partners is not far from the Bursa provincial average, the proportion of high school graduates, in particular, is relatively lower (16.7%) for partners in the current research.

Table 1. Demographic characteristics of the participants (N=408)

		N	%			N	%
Gender	Male	340	83.3	Marital status	Married	335	82.1
	Female	68	16.7		Single	73	17.9
Age	18-24	24	5.8	Education	Literate	12	2.9
	25-34	69	16.9		Primary School	168	41.2
	35-44	60	14.7		Secondary School	81	19.9
	45-54	138	33.8		High School	68	16.7
	55-64	77	19		Associate Degree	16	3.9
	65 ≤	40	9.8		University	60	14.7
	-	-	-		Master Degree	3	0.7
Household size	1	32	7.8	Farming experience	1-5	76	18.8
	2	60	14.7		6-10	36	8.9
	3	96	23.5		11-15	100	24.8
	4	140	34.4		16-20	44	10.9
	5 ≤	80	19.6		21-25	40	9.9
					26 ≤	108	26.7

Source: Own calculation

Approximately half of the participants (58.78%; 51.57% and (52.4%) were primary school graduates in the Alcicek and Karli [2], Basaran and Irmak [4] and Paksoy and Bulut [14] studies. Nevertheless, the proportion of university graduates in the current research is much higher than the university graduates in the research mentioned above, with 14.7% Alcicek and Karli [2]: 3.82%; Basaran and Irmak [4]: 7.6%; Paksoy and Bulut [14]:

2.4%. The partners' educational levels in the ADC are relatively higher than those of other crop production and livestock cooperatives; the educational levels of the partners are generally low.

This part of the study examined cooperative-partner relationships with the most studied dimensions in the literature, and the findings were summarised in Table 2.

Table 2. Partnership features of the participants

		N	%	SD	σ^2
Duration of partnership	0-5	103	25.2	1.580	2.497
	6-10	57	14.0		
	11-15	162	39.7		
	16-20	18	4.4		
	21-25	15	3.7		
	26 \geq	53	13.0		
Income growth after becoming a partner	Yes	113	27.7	.438	.192
	No	164	40.2		
	Partially	131	32.1		
Reading the articles of association	Yes	282	69.1	.463	.214
	No	126	30.9		
Regular participation in the general assembly	Yes	314	77.0	.438	.192
	No	94	23.0		
Serving on the board of directors	Yes	116	28.4	.452	.204
	No	292	71.6		
Partnership with other agricultural organisations	.222	135	33.1	.471	.222
	No	273	66.9		
The intention to continue the partnership	Yes	386	94.6	.226	.051
	No	22	5.4		

Source: Own calculation.

In the current research, the average partnership duration is 15.1 years, and the maximum partnership duration is 40% between 11-15 years, followed by new partners (5 years and less) with 25.2%.

Arı and Ozcelik [3] state that 40.82% of partners in Kastamonu province are members for 11-20 years. Aktoprak [1] found that the partnership period of the Irrigation Cooperative manager in Edirne province was 26.7% of those between 1-10 years and 35.5% of those between 11-20 years. Basaran and Irmak [4] determined the partnership duration as 15.6 years on average in their research. The current research's mean partnership duration and the partnership's distribution by year are in line with recent research.

Reading the *Article of Association*

The Article of Association (AA) is an agreement between the partners and the cooperative regulating the mutual rights and responsibilities and reading and understanding the AA benefits the partner. When partners know their rights and responsibilities, they can better control whether the cooperative is working under the purpose. Knowing the legislation well will allow partners to seek their rights and responsibilities; thus, they will have a stronger desire and take care of the cooperative [11].

"Not reading the contract" is one of the leading problems encountered in practice. Many people sign the document or agreement without reading the text, relying only on the oral statements of the other person or common expectations. Since contracts are usually written in a legal language under legal

legislation, many people believe that they will not understand contracts, even if they read them. Members usually join cooperatives through an acquaintance or on a recommendation. In this case, individual assurance may be considered more important than written contracts. In addition, cooperatives are based on volunteerism. Consequently, cooperatives may not be seen as official as other organisations. Members may also consider that they do not have power if they object to contractual clauses.

Of the partners surveyed, 69.1% reported reading the AA. This rate is the highest compared to available research. Sahin et al. [15] stated that 51.0% of the partners in ADC in Turkey read the AA, while Yercan and Kinikli [23] reported this ratio as 42.3%. Ari and Ozcelik [3] reported that the main contract reading rate was 35.05%. In the ACC of Tokat province, only 15.15% of the partners have read the main contract [16].

Often, even highly educated people do not care to read contracts. Yercan and Kinikli [23] confirm this thesis that 72.5% of partners did not see the need to read the contract. 12.5% of partners found the text too long, and the writing was too small. Another 10% have not received the contract. Everest and Yercan [7] similarly reported that 56.34% of farmers did not read the main contract because they did not need to read it. 24.25% did not read it because the contract was too long and its writings were too small, and 11.19% did not read it because they did not receive it.

It is crucial to prepare contracts to cover as many issues as possible related to the cooperative. Nevertheless, this, in turn, results in lengthy contracts, which can be a deterrent for prospective future partners. So there is the need to prepare the general agreement as short and clear so that members will be more willing to read. There is also a need to improve communication between the cooperative management and its prospective partners.

Intention to continue the partnership

Voluntary and free entry are among the basic principles of cooperative decency. In the same way, the partner who wishes can leave the cooperative. Members will continue their

membership if they find the activities of the cooperative satisfactory, at least unless they face serious difficulties. 94.6% of the partners surveyed said they would continue the partnership, and 5.4% would prefer to end it (Table 2). Similarly, Ertan and Kaya [6] found that 95% of partners in the Cunur irrigation cooperative were successful.

Partnership with other agricultural organisations

Multiple cooperative partnerships of individuals should be evaluated within the areas of activity of the existing cooperative and the opportunities they offer to members. As the area of activity of the cooperative is expanded, members will prefer other cooperatives to a lesser extent. If the cooperative is established to provide a limited number of products and services, or if members in the region engage in multiple activities, membership in other cooperatives will increase.

Of the partners surveyed, 33.1% had other coop partnerships (Table 2). Yercan and Kinikli [23] found that the partnership rate for another cooperative in Izmir was 32.4%, and this finding supports the current research. On the other hand, there are studies in which membership in other cooperatives is observed as high. Yercan and Kinikli [23] point out that 73.65% of cooperative partners in Edirne are partners in more than one cooperative. The multiple coop partnership rate in ADC in Bursa is low since they perform input supply and irrigation activities through existing cooperatives.

The details of which other cooperatives the partners are members of are given in Table 3. Accordingly, most of those who have a partnership in another cooperative are also partners in Marmarabirlik. The proportion of partners in Marmarabirlik is 44%, while the second is a partnership with ACC with 29%.

Ari and Ozcelik [3] determined that 36.36% of the cooperative partners they examined were members of the Chamber of Agriculture, and 22.73% were members of the Cattle Breeders' Association 18.18% of them were members of ACC. Yercan and Kinikli [23] emphasised that 82.6% of the partners in another cooperative were partners in the ACC,

15.2% in the agricultural sales cooperative, and 2.2% in the irrigation cooperative.

Table 3. Other agricultural organisations in partnership

	N	%	SD	σ2
Agricultural Credit Cooperative	40	29	1.380	2.140
Another Agricultural Development Cooperative	20	15		
Artisan Redemption Credit Cooperative	10	7		
Marmarabirlik	60	44		
Agricultural Sales Cooperative	6	5		
Total	408	100		

Source: Own calculation.

As revealed in the current research, membership in other cooperatives can vary greatly depending on the region of production, the needs of the producer, and the variety of opportunities offered by the cooperative.

Participation in general assembly

Cooperatives are democratic organisations managed by partners, so partners actively participate in the General Assembly's decision-making process and create policies. Consequently, each partner has the right to vote and also has the right to scrutinise the activities and express his opinion. GA meetings are held every year. These meetings are open to all partners. The high level of participation in the General Assembly (GA) is an essential indicator that the cooperative is democratically governed. The GA is the most critical body of the ADC. The board is where the annual financial situation is discussed, accounts are negotiated, cooperative activities are reviewed, issues are raised and discussed, and management's rights, powers, and responsibilities are determined. GA meetings require a quarter of its members' participation. For this reason, the participation of partners in the GA is vital to carry on the cooperative activities, and it falls under the 'partners' responsibility. Article 21 Clause 'e' of the ADC of Association states that a partner who does not participate in 3 GA meetings in a row is dismissed from the partnership [5].

Research shows that partners participate in the GA at a rate of 77% (Table 2). Although this ratio seems high at first sight, it is necessary to compare it with other research for a more realistic comparison. Kilic and Bozoglu [12] reported that the participation rate of the cooperative partners in the GA was 96%. The Ari and Ozcelik [3] research found the

participation rate to the GA meetings approximately 92%, Topuz and Bozoglu [18] 90%, and Sahin et al. [15], on the other hand, revealed it as 80.9%.

Although the participation rate in the current research is not as high as that in the stated research, it is undeniably high and satisfactory overall.

Serving on management board

In addition to the GA, there are two boards in the ADC: Management and supervision. If a partner requests and is elected, he can serve on these boards. The powers and responsibilities of these boards are greater than those of the regular partner [5]. This responsibility can be both a choice and a reason for withdrawal from the partnership. Partners involved in the management are more interested in problems than other partners and make more efforts to develop the cooperative. Therefore, partners serving in the management or wanting to participate in management provide valuable information about their sense of ownership.

Accordingly, 28.4% of the cooperative partners surveyed took part in management boards (management and supervisory boards) (Table 2). This finding coincides with Ozalp's [13] ratio of members of the board of Directors of livestock Cooperatives of the western Mediterranean region. In this particular study, 35.85% of the partners were on the board of directors at various times.

Partners' willingness to participate in management varies from person to person. Although some partners are very enthusiastic and willing to participate in the GA or the board of directors, some do not want to participate in the meetings. This can vary according to age, education, past experiences,

personality traits of the partner. Indeed, the participation in the boards of directors in Turkey is generally low. Yercan and Kinikli [23] reported that 93% of the partners and Everest and Yercan [7] 89.10% of the partners have not served in the management board. Sayili and Adigüzel [16] also determined that 10.61% of the members took part in the board of directors or supervisory board in any period.

Change in the economic situation of its partners compared to previous years

Although cooperatives are not-for-profit entities, the aim of organising and establishing a cooperative is to meet the needs and raise the income level of its partners by using the advantages arising from unity. In order to maintain unity, income growth must be provided after joining the cooperative. In the absence of revenue growth, it will not be easy to convince producers to become partners. The sustainability of the cooperative will be ensured as long as partners and the local community observe the economic impact of being a partner. Cooperatives contribute to profitability increases by providing relatively cheaper input to agricultural enterprises. Cooperatives are also helpful in adopting and implementing effective production methods, providing farmers with a flow of information about new production methods, effective organisation, and personnel management. Thus, it mediates farmers to have a higher and stable income.

However, looking at the research results, the proportion of those who stated that their income increased from the partners surveyed was disappointingly low. Less than a third of partners said their income had increased (27.7%). Those who said income did not increase were 40.2%, while those whose income partially increased accounted for the other third (32.1%). Information on income growth after joining the cooperative is given in Table 2.

Examination of the current research results shows that the income status of the partners varies widely depending on the subject field and types of the cooperative. In a recent study, Alcicek and Karli [2] found that while the rate of shareholders who stated that they

had an income increase after becoming a partner in the cooperative was 28.24%, the rate of those who said that there was no income increase was 39.69%. The rate of those who said they were indecisive was 32.6%. Sahin et al. [15] pointed out that 55.1% of the cooperative partners interviewed had positive changes in their income after becoming partners in the cooperative. However, Ari and Ozcelik [3] said that 92.78% of the partners increased their income. Similarly, in Paksoy and Bulut [14] findings, 83.3% of the cooperative partners engaged in dairy cattle farming in Aksaray province confirmed the cooperative playing a role in increasing their income.

Activities of cooperative partners through cooperative

Cooperatives, like other organisations, will ensure the loyalty of their partners and the continuity of the cooperative as long as they perform activities following the needs and expectations of their partners. Information about the activities of ADC partners through the cooperative is given in Table 4. Accordingly, the most common activity was loan supply with 32%. Educational activities take second place. The research showed that the main activity carried out through the cooperative is the credit supply followed by educational work. The primary purpose of establishing cooperatives is to provide cheap input and sell products at the most affordable price.

Table 4. Activities through the cooperatives

Activities	N	%
Loan provision support	128	32
Educational support	95	23
Assistance in product marketing	68	17
State aid support	48	12
Providing cheap product input	30	7
Assistance during the production phase	21	5
Assistance in product processing	13	3
Other	5	1
Total	408	100

Source: Own calculation.

Nevertheless, due to administrative failures, a producer with cash can buy input alternatives from the market for less with their means or sell them to an intermediary at a price higher

than the amount set by cooperatives. As a result, producers and sellers' cooperatives cannot work effectively, except for particular examples. Manufacturers do not rely very much on such cooperatives or activities related to production and sale in other cooperatives.

In addition, there is a fragmented agricultural structure in Turkey. Since the fields and property used for production are usually belong to multiple shares, it is impossible to get a loan when a farmer applies with his own means. Even if they can get a loan, this is usually with a very high-interest rate. As a result, agricultural producers see cooperatives as a means of financial credibility and often use them to secure loans and receive state aid. It should also be considered that about a third (29%) of the partners are members of other ACC.

Although universities in the country provide agricultural education, agricultural extension at a lower level has not been fully enabled. A widespread education system that will provide farmers with the education they need in practice has not been put forward. Given that farmers are generally at low levels of education, education through cooperatives is very much needed.

In the same line, Everest and Yercan [7] states that for farmers, the second most important goal of becoming a cooperative partner was "providing cash loans", the third goal was "providing technical information."

The participation level of cooperative partners in education

According to the principle of "education, training and information", cooperatives carry out educational and training activities to develop cooperatives for their partners, managers and staff. It also organises educational and training activities for those not partners in the cooperative to explain the cooperative structure. Educational activities given to partners in various subjects are essential in increasing their knowledge and skill levels, increasing their product knowledge and indirectly their income, and in the long term, in ensuring the success of cooperatives.

In the last part of the study, it was stated that one of the most commonly used services with cooperative means was a high demand for educational services. The current finding supports the previous finding. Partners participated in 74.3% of the given training (Table 5). This finding coincides with available research: Alcicek and Karli [2] stated the participation of ADC partners in educational activities as 75%.

Table 5. The participation level of cooperative partners

	N	%	SD	σ^2
Yes	303	74.3	.530	.281
No	105	25.7		
Total	408	100.00		

Source: Own calculation.

Thoughts on educational activities

A large majority of partners (78%) found the organised training useful. The proportion of those who say "training time is not well adjusted" and "not useful" is pleasingly low. This result shows that the cooperative managers understand the partners' training needs correctly and prepare these training per the actual needs (Table 6).

Table 6. Thoughts on educational activities

	N	%	SD	σ^2
Beneficial	319	78	.438	.192
The topic was not relevant	10	3		
Timing was not convenient	30	7		
Not beneficial	30	7		
No idea	17	4		
Other	7	1		
Total	408	100		

Source: Own calculation.

Training attended by partners

Here, participants could select multiple options because partners are likely to participate in multiple pieces of training. Accordingly, the surveyed partners reported that they participated in "fundamentals of cooperatives" training in the first place, "new production techniques" in the second place, and "personal development, product processing" training in the third place (Table 7).

It is gratifying that partners primarily participate in essential training related to the

fundamentals of cooperatives, about general principles of cooperatives, their rights and responsibilities so on.

Table 7. Training attended by partners

	%	Popularity
Fundamentals of cooperation	59	1
New production techniques	44	2
Product processing	37	3
Self-development	37	4
Irrigation	27	5
Crop production	24	6
Animal Husbandry	7	7
No relevant training	7	8
Marketing	5	9

Source: Own calculation.

In general, the level of education of farmers and cooperative partners is low, as this study again underlined. We must remember that 70% of the partners surveyed have over ten years of experience. Perhaps because of this height of experience, the fact that partners are interested in new products and production techniques rather than fundamental production issues shows that partners are open to innovation and experiential. Again, the fact that partners demand personal development training in third place is a good indicator of the desire for openness and development.

Knowledge of risturn by cooperative partners

The portion of the profit at the end of the 'operating period' obtained in cooperatives distributed between the partners is called return. Cooperatives are mainly serving their partners for support rather than for profit. However, for various reasons, the surplus of businesses generated at the end of the financial year is distributed between partners according to specific rules. This principle is that the profits are distributed to the partners in the measure of the exchange made from the cooperative. Distribution is based on the idea of preventing members from making unfair profits over each other, rather than sharing between partners.

Research has shown that although the most popular training among partners is 'fundamentals of cooperatives', about half of partners (46%) do not know what risturn is.

Alcicek and Karli [2] determined the rate of knowing as 23.66%. It is necessary to keep in mind that many cooperatives do not pay risturn and that there are no risturn-related clauses in the articles of association.

Table 8. Knowledge of risturn by cooperative partners

	N	%	SD	σ^2
Yes	188	46	.720	.519
No	163	40		
Partially	57	14		
Total	408	100		

Source: Own calculation.

CONCLUSIONS

This study aims to evaluate the cooperative-partner relations in ADC in Bursa province and identify the factors affecting this relationship.

A significant part of the participants consists of male partners. The average age was about the average age of the country. However, the partners' educational level of ADC of Bursa province is higher than that of similar cooperatives. Especially the prominence of university graduates is pleasing. Further, it can be seen that those who have ten years and less experience among partners are decently distributed among those who have 26 years and more experience. As a result of the high level of education in cooperatives, the AA reading rate was about 70%. Reading the AA is an indicator of conscious partnership. There was a parallelism between reading the AA and regularly attending the GA. The fact that almost all of the partners (94.6%) were considering continuing the partnership shows that the partners' satisfaction with the cooperative was exceptionally high. Only a third of the partners were also members of other cooperatives. Cooperatives' main goal is to increase partners' income by providing low-cost input, removing intermediaries, and selling consumers directly and at a better price. However, only 27.7% of the partners declared an increase in income after becoming a partner in the cooperative. Low-income increases have been reported in similar studies in the literature. When the reason for the high level of satisfaction level is investigated, despite this low income from cooperatives, it

is seen that the partners significantly use the cooperative to provide loans (32%). Other vital benefits were realised by participating in in-house training. Training related to personal development were in high demand. 78% of the partners found the training was valuable. Despite the relatively high educational status of the partners and their participation in training, less than half of them were able to define risturn.

This research provides a general framework regarding the characteristics of Agricultural Development Cooperative partners in Bursa Province. The research results enable relevant authorities to analyse the situation and compare and contrast them with other provinces and other types of cooperatives. The positive aspects of cooperatives (high level of education, participation in the board of directors and the GA, high satisfaction) will be used to support management decisions and develop policies. The more negative situations revealed by the research will allow managers to realise, understand and correct these situations. The research results will guide cooperative managers, local administrators and agricultural policymakers, and other researchers.

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