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# A research on the people's perception and expectations and the behaviours of the cooperative partners in Balıkesir

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**Abstract:** The study attempts to learn the perceptions of people living in Balıkesir about cooperatives and their expectations from cooperatives. It also aims to learn the thoughts of cooperative members about cooperative activities and the behavior of each member. Within the scope of the research, 724 people from Balıkesir were interviewed. Meetings were held for discussions. The public's perception of cooperatives in Balıkesir is generally positive. However, unsuccessful attempts and the difficulty of establishing a joint business also cause negative criticism. The public expects supervision and educational assistance from the government and financial support from the municipality. There are many reasons to become a member of cooperatives. However, the first thing to do is to facilitate the work related to the activity. Acting in solidarity with other people is also an important motivation for becoming a member. In Balıkesir, it is not regular for cooperative members to attend cooperative general assembly meetings. At the same time, their desire to take part in cooperative management and control bodies is low. The success level of cooperatives varies according to the expectations of the members. In Balıkesir, 36.7% of the members find the technical information provision activity of the cooperative sufficient, while 32.7% find the product marketing activity sufficient. The majority of cooperative members in Balıkesir find the financial aid activities of cooperatives incomplete. At the same time, they generally find the product purchase price of cooperatives inadequate.

**Keywords:** Balıkesir; cooperation; local solidarity; entrepreneurial activity

## 1. Introduction

In many languages of the world, 'cooperative' is defined as the expression of solidarity and joint action. When we consider cooperatives in the sense of acting together, solidarity and finding common solutions to problems, it can be said that the history of cooperatives is as old as the history of humanity [1]. Today, nearly one billion people are members of operating around the world one of the three million cooperatives in the world [2]. Cooperatives, which base their philosophy on the idea of solidarity and joint action, have today turned into large organizations with commercial, economic and social activities with broad participation [3].

Due to such activities and behaviors, the notion of cooperative is given too much meaning. Either economic language or social life language, the generally accepted definitions for cooperatives all over the world are 'joint action' and 'spirit of cooperation' [4]. A cooperative is defined as an autonomous organization of people who come together voluntarily to meet their common socioeconomical goal and aspirations through a jointly owned and democratically controlled enterprise.

The emergence of cooperatives as a form of economic organization around the

wold dates back to the mid-19th century. The Turkish cooperative movement started with the Memleket Funds founded by Mithat Pasha in 1863 [5]. Cooperative activities in the modern sense also started in the Republican Period [6]. As of 2022, there are 39 different types of cooperative activities in Turkey, while 8.5% of the population is a partner in approximately 7 million cooperatives.

Balıkesir is among the provinces where cooperative practices are intense in Turkey. Cooperative activities in Balıkesir started in the first years of the Republic, as in many parts of Turkey. While there are 890 cooperative activities in Balıkesir as of 2022, the number of partners registered in these cooperatives is 125.516. According to the date on the number of population and the number of cooperative partners, one in every ten people in Balıkesir will be a cooperative partner in 2022. There are 23 different types of cooperative activities in Balıkesir and they can be found in every districts. Approximately 4.5% of the commercial companies who registered with the Chambers of Commerce in Balıkesir are cooperative companies. Approximately 50% of the tradesmen who registered in 85 separate chambers in Balıkesir are partners in cooperatives. 454 of the 890 cooperatives registered in Balıkesir are agricultural cooperatives, and as in Turkey, they stand out in terms of numbers. There are 331 agricultural development cooperatives in Balıkesir. This number is the highest among cooperative types. The number of other types of cooperatives is as follows: housing building cooperatives 226, motor transport cooperatives 79, agricultural credit cooperatives 60, aquaculture cooperatives 28, tradesmen's credit guarantee cooperatives 23. The type of cooperatives with the highest number of partners in Balıkesir are agricultural development cooperatives. The number of partners of these cooperatives is 27,290 people. The ranking of other cooperatives in terms of the size of the number of members is as follows: Beet growers' cooperatives are 19,388 members, agricultural credit cooperatives are approximately 19,000 members, agricultural sales cooperatives are 16,318 members, tradesmen's credit and guarantee cooperatives are 15,663 members, and housing building cooperatives are 14,143. 339 of the 890 cooperatives operating in Balıkesir are members of a higher union related to their activities. While the participation rate of cooperatives in higher unions in Turkey is 33%, in Balıkesir the participation rate of cooperatives in higher unions is 38% [7]. When the scope of research grows, the depth of findings may decrease. But when the focus of research is limited, the use of specially defined parameters provides in-depth information [8]. In this study; It is aimed to obtain detailed information about cooperatives in Balıkesir by determining the public's perception and expectations of cooperatives and by making analysis and evaluations on the behaviors of cooperative partners.

## **2. Methodology**

### **2.1. Research model**

The research was designed using the relational scanning model and qualitative research methods. It is stated that qualitative research data (variables such as perception, opinion, attitude.) can be used to direct quantitative research and data obtained through qualitative methods can be used as a basis to develop measurement tools suitable for quantitative evaluation [9]. In order to measure the perception of

cooperatives in Balıkesir, different segments of the society were reached through a survey. Questions; were prepared by quoting the methods applied to agricultural marketing cooperatives by Yıldırım and Acar [10] who developed survey questions by conducting field studies on cooperatives while taking into account the unique structure of the region.

The survey consisted of 46 questions in 3 sections. All questions were prepared as a closed question type, only the ‘other’ options were arranged in an open question form. There are questions related to age, gender, education level, field of work, source of income, place of residence and cooperative partnership situation of participants. The second part of the survey consisted of 16 questions about perceptions and expectations about cooperatives and the third part consisted of 19 questions to determine the opinions of cooperative partners.

## 2.2. Data collection and analysis

Data collection tools were obtained through survey questions. Survey voice respond by telephone, online application, printed document application under observation, and face to face interview methods were used. Online method covered all of the survey questions and was opened to participation throughout Balıkesir for twenty days from July 29 to August 17 printed document application under observation method; also covered all the survey questions and was applied from July 28 to August 2. In the face to face interview method; meeting were held with cooperative managers and partners.

The first part of the survey questions was analyzed on 724 participants whose information was reached. The second part of the survey questions; a total of 461 participants were analyzed, including 166 participants who answered the printed document under observation, 210 participants who used the online method and 85 participants who were interviewed face to face. The third part of the survey questions was analyzed based on the data of a total of 223 participants who were cooperative partners. Information getting the knowledge procurement is summarized in **Table 1**.

**Table 1.** Data acquisition method.

Method	Total Number of Participants	Rate (%)
Voice calling application	140	19.3
Online survey application	285	39.4
Printed document application under observation	214	29.6
Face to face meeting	85	11.7
Total	724	100.0

Quantitative data were entered into Microsoft’s Excel program; percentages and frequencies were calculated and visualized with tables or graphs depending on their characteristics. Open-ended questions were coded and then the codes were grouped according to subthemes and main themes. Names and surnames were not used in the application and participants were represented by codes such as C1, C2, C3, ... The data obtained were analyzed according to their numerical size and the findings were summarized in tables [11]. Quantitative and qualitative research methods were used

together to examine and evaluate the perspectives of all participants and cooperative partners. With this method the perception of cooperatives could be measured through the eyes of the people of Balıkesir, and cooperatives were evaluated through the opinions of their partners.

### **3. Results and discussion**

#### **3.1. Socio- economic characteristics of the research area**

More women (59%) participated in the research than men (41%). The fact that women's cooperatives participate in face to face meetings and meetings with at least two female managers and that the partners of women's cooperatives Show more interest in the printed document application under observation has been effective in the high rate of women in total participation.

In terms of marital status, 78% of the participants are married and 22% are single. The marriage rate is higher for women (83%) than men (71%). 53.4% of Balıkesir population is married [12]. The average age of the research participants is 44.7. The median age of Balıkesir population is 41 [13]. The age to become a cooperative partner in Turkey is 18, and since people under the age of 18 did not participate in the study the marriage rate and median age were found to be high. 48% of the survey participants live in districts, 30% in Balıkesir center and 22% in villages.

The majority of the participants in the research are secondary school graduates (37%). The rate of primary school graduates is 17%; the rate of people with an associate degree is 13%; the rate of people with a bachelor's degree is 18% and the rate of people with a master's degree or doctorate is 7%. The rate of those who say they are illiterate or do not have a diploma is 8%. In Turkey and in most of the research published on determining the common characteristics of cooperatives, it is seen that cooperative partners are moderately educated [6]. Başaran and Irmak [14], in their research titled 'Partnership Structure in Agricultural Cooperatives in Edirne', Evaluation of Cooperative Activities', found that 0.37 percent of the cooperative partners were literate, 51.57 percent were primary school graduates, 19.06 percent were secondary school graduates. They determined that 21.93% were high school graduates and 7.06% were university graduates. In the Southern Marmara Development Agency Cooperative Report [15] it was shared that in the study area covering Balıkesir and Çanakkale, those who graduated from high school ranked first with 44% of the cooperative partners' graduation status, while those with a bachelor's degree ranked second with 26%. 21% of the survey participants are private sector employees. Other income sources were found to be 19% farmers, 14% public employees, 12% retirees and 11% tradesmen. The rate of those who do not specify their source of income or report 23%. 30.8% of the survey participants are cooperative partners. Average partnership duration is, 16 years in tradesmen and craftsmen's credit and guarantee cooperatives, 14.5 years in agricultural sales cooperatives, 12 years in agricultural credit cooperatives, 1.3 years in women's enterprise cooperatives. It is understood from the history of cooperative partnerships that women's initiative cooperatives have started to operate in recent years.

### 3.2. Perception of cooperativeism

In order to measure the public's perception of cooperatives, an attempt was made to first determine the concept of cooperatives. In this context, the question 'What is the first sentence that comes to your mind when cooperatives are mentioned?' was directed. Participant reactions are grouped as positive approach, negative approach, definition through application and no answer received (**Table 2**).

**Table 2.** Perception of cooperatives in Balıkesir.

Situation	Rate (%)
Positive approach	55.7
Negative approach	26.3
Definition through application	5.0
No answer	13.0
Total	100.0

55.7% of the participants of the research expressed the concept of cooperatives with a positive approach. Positive approach is expressed with concepts such as togetherness, solidarity, cooperation's joining forces, joint business culture, socializing, mutual trust and strong partnership.

26.3% of the survey participants attributed negative meanings to the concept of cooperatives. Negative approaches are expressed with concepts such as favouritism, uninhabitable houses, difficulties in the establishment phase, theft, bad managers and a place to find jobs for supporters.

5% of the survey participants defined their perception of cooperatives through application areas such as agriculture, market and housing. It is considered that the expansion of agricultural credit markets has an impact on the perception of the application area. 13% of the participants did not answer.

The perception of cooperatives varies according to people's expectations:

- a) While women, who sell the products they produce at home through a cooperative and turn them into income, take a positive approach by taking strength from the existence of the cooperative; women, who turn the products they produce at home into income by opening a stall in the municipal market, also have a negative attitude towards cooperatives, finding the space support provided by Balıkesir Metropolitan Municipality sufficient.
- b) While tradesmen who have the opportunity to access credit thanks to cooperative partnerships express positive opinions about cooperatives, tradesmen who earn income by workplace they acquired through cooperative (small industrial site building cooperatives) may have a negative opinion about cooperatives based on other activities of the cooperative (not building housing on KOP lands).
- c) While the pharmacist who provides the medical product he requested from the warehouse of the cooperative of which he is a partner does not discriminate between cooperatives and other commercial companies in terms of business relations and has a positive opinion about cooperatives; farmers who cannot

Access chemical fertilizer from the cooperative of which they are a partner in a timely manner may make negative evaluations about the cooperatives.

- d) The approach to associate with the education and experience of managers also affects the formation of perception. As a matter of fact, those who define the same people assuming managerial duties for along time with the concept of ‘experienced profiteering’ and those who point out that the managers (women) in newly established women’s cooperatives are inexperienced can also express negative opinions about cooperatives.
- e) Cooperatives are associations aimed at protecting common interests around the same purpose. Since they are structures that bring together people with different social statuses and income levels, the behavior and expectations of the partners may not always be the same and the degree of satisfaction with the cooperative activities also varies. In aquaculture cooperatives, agricultural sales cooperatives, pharmacist cooperatives and motor transport cooperatives, which have narrower (specific) areas of activity, the suitability of the service can be measured more easily, so the perception of the partners is positive and it is seen that they embrace the cooperative culture more.
- f) Cooperative managers who find the cooperative under their management successful and make negative evaluations about other cooperatives also servet o create a negative perception.

In recent years, the view on cooperatives has been established on negative thinking due to the unsuccessful practices arising from cooperative management processes, especially housing building cooperatives [16]. The criticisms can sometimes lead to doubts and questioning the cooperative model altogether. In Balıkesir, the social status and income level of cooperative partners affected the expectations in housing cooperatives and a negative perception about cooperatives was created due to the amount of dues determined by low income partners and the extension of the construction period.

Believing that individuals’ responsibility taking and tendencies are important in order to measure a perception within a population, it is asked ‘Would you like to be the founder/manager or partner of a cooperative to be established in Balıkesir?’ Participant reactions are grouped as I will be a founder/manager, I won’t not be a founder/manager, I will not be a founder/manager but I will be a partner and I am not interested at all the percentages of the reactions can be seen in **Table 3**.

**Table 3.** Tendency to be associated with a cooperative.

<b>Feature</b>	<b>Rate (%)</b>
I would be the founder/manager	14.6
I would not be the founder/manager	9.3
I would not be the founder/manager, I will be a partner	45.1
I didn’t interested in at all	12.1
No answer	18.9
Total	100.0

14.6% of the survey participants stated that they would be the founder/manager

of a new cooperative to be established in Balıkesir, 9.3% stated that they would not be the founder/manager, and 45.1% stated that they would not be the founder/manager but could be partners. While 12.1% of the participants answered that they have no interest in cooperatives; 18.9% left the question unanswered.

### 3.3. Expectations from cooperatives

Today, cooperatives offer a business model that can be applied to all economic activities almost everywhere in the world. Cooperatives also enable social activities to be carried out on the basis of solidarity and equality [6]. For this reason, expectations from cooperatives is diverse. Measurements regarding meeting expectations vary depending on the feild of application of the cooperative activity, but are made based on the economic and social results of the activity. In order to measure the expectations of the people from cooperatives in Balıkesir, the participants were firstly asked ‘In which area do you find cooperative activities lacking in Balıkesir?’. Participant reactions are summarized in **Table 4**.

**Table 4.** Field where cooperative activity is lacking in Balıkesir.

Field	Rate (%)
No answer	24.5
Agriculture	24.8
Housing production	9.8
Branding	8.8
Endangered arts and crafts	8.2
No shortage	7.6
Youth entrepreneurship	7.0
Banking- Insurance	6.0
Other (education, health, energy)	3.2
Total	100.0

24.5% of the participants didn’t answer the questions. 24.8% of the participants find agricultural sector, 9.8% housing production, 8.8% branding, 8.2% endangered arts and crafts, 7%—youth entrepreneurship and 6% banking insurance to be lacking. The rate of those who find cooperative activities sufficient is 7.6%.

While the unique characteristics agreement of each region gives the product a ‘local’ meaning, the standards of the regional human factor of production and the characteristics of production techniques give the product a ‘local’ meaning. Local products have an internal content and are generally used to describe products grown where people live. At the same time, the historcial process and the local product create a unique story. The length of local product life can sometimes cover centuries, but in any case, it is transferred from generation to generation and is carried out depending on collective memory [7]. Cooperatives all over the world carry out various activities in order to ensure the continuity of local cheap production and protect local values. In order to protect what is locallt provided in Balıkesir: the questions ‘Whether there is a need for cooperatives’ and ‘For which products are cooperatives needed?’ are asked. And since the information will be important, it can

be obtained from the question ‘For which local expansion production and marketing is cooperative formation needed in Balıkesir?’ was posed. 66.2% of the survey participants say that cooperatives are needed to protect by the local value in Balıkesir and 23% say that cooperatives are not needed. 10.8% of the participants left their questions unanswered. Amongst local products, ‘höşmerim’ ranked first (65%), while other products included ‘Balıkesir pullusu’ (43%), ‘Kapıdağı purple onion (38%) and ‘yağcıbedir carpet’ (32%).

Although cooperatives are private law legal entity institutions, they are sometimes seen as state institutions due to the intensity of their relations with the public. In order to determine the level of knowledge of the people in Balıkesir on this issue and to measure their expectations from cooperatives, the question ‘What are your expectations from the state for the development of cooperative activities in Balıkesir?’ was posed to the participants. Participant reactions are grouped under the headings of education/information, supervision, legislation, support and independence from government interference (**Table 5**).

**Table 5.** Expectations from the state.

<b>Situation</b>	<b>Rate (%)</b>
Education/Information	36.3
Supporting	22.5
Control	21.0
Regulatory update	14.1
No control by government, Independence	6.1
Total	100.0

33% of the survey participants expect the state to provide education/information. While 23% of the participants expect the State to support, 21% expect the state to supervise, 14.1% expect legislation updates from the state. 6.1% of the participants say that the state should not interfere and cooperatives should be independent.

Expectation of support from the state focuses on raw material support, fair-festival participation support, promotion-advertising support, business networking support and support for women’s cooperatives. In the South Marmara Development Agency South Marmara Cooperative Analysis Report; it was emphasized that the cooperatives should feel the state behind them completely and the proposal was shared that the establishment expenses of the cooperatives, especially the virtual environment costs and product raw material purchasing expenses, advertising and training expenses, should be covered with state support without any bureaucratic obstacles.

On the purposes of the emergence of cooperatives is to strengthen local solidarity. The basic principles of cooperatives are extremely important for local development. In particular, the principle of social responsibility directly concerns local development. Due to their social responsibilities, cooperatives contribute to sustainable development on a national and global scale, starting from the local area in which they live. Cooperatives have an effect on increasing the social capital level of that city or region in the regions where they are located. The most reliable



organizations where small producers and unprotected consumers organize against monopolies in the market are cooperatives. The positive effects of cooperatives for local development cannot occur spontaneously. Cooperatives need support to demonstrate their expected positive impact on local development. The most important actor of support is the municipality of the place where the cooperative operates [17].

Cooperation of municipalities with cooperatives can be achieved through different methods. Municipalities can become partners in an active cooperative or they can cooperate as founding partners of a new cooperative. Cooperatives Law no 1163 says, 'Public and private law legal entities may assist, lead and become partners in the establishment of cooperatives in which they are interested in terms of their purposes' In Balıkesir, some municipalities have become partners in cooperatives [7].

In order to measure local levels of cooperatives, the question 'What are your expectations from the municipality for the development of cooperatives in Balıkesir?' was directed to. Participant reactions focus on about support, education' information, finding solutions to the problems of motor transport companies and the independence of the municipality's participation.

73.8% of the survey participants expect financial support from the municipality. The rate of those who expect the municipality to provide training' information is 11.2% and those who expect the motor transport cooperatives to solve their problems is 5.2%. The rate of those who expect the municipality not to interfere and the cooperatives to be independent is 3.5%. The rate of those who did not answer the question is 6.3%.

Expectation of support from the municipality; financial expectations such as renting open market/sales areas to cooperatives, providing fair-festival participation support, advertising successful cooperatives locally, providing business networking support, cooperating with cooperatives in food supply and providing rent support by cooperating with women's cooperatives come to the core.

In Balıkesir, municipalities can strengthen local solidarity by collaborating with cooperatives. In this context, to strengthen cooperation with marketers in running a neighborhood market, marketers can establish a business cooperative or become partners. To strengthen cooperation with the slaughterhouse, including animal producers and butchers, animal sales places, and slaughterhouse management cooperatives can establish or become partners in recycling service cooperatives to provide effective recycling services and to transfer the income obtained from these to the poor.

Municipalities can also cooperate with cooperatives by providing logistical support and assuming the role of supplier. In this context, while it can mediate the marketing of women's cooperative products, it can also provide direct support by purchasing the products of business cooperatives established by disabled people. Additionally, volunteer firefighting can expand its service area by collaborating with service cooperatives. Depending on the situation of the beneficiaries of fire services, it can also reduce the financial burden of fire services by delegating authority to cooperatives, if necessary.

### **3.4. Behaviors of cooperative partners**

Behavior analysis of cooperative partners was conducted on 223 participants who were cooperative partners. While 42% of the survey participants are partners in agricultural cooperatives, 17% are partners in women's enterprise cooperatives, 12% in tradesmen and craftsmen's credit and guarantee cooperatives, 11% in motor transport cooperatives and 10% in housing cooperatives.

33% of the survey participants became partners in the cooperative to make their job easier. 28% of the participants stated that they partnered to do business together, 17% to socialize and 16% to earn money. 6% of the participants shared the view that 'I became a partner to set up my own business and feel like a boss'. While the majority of women participating in the research (72%) stated that they became partners in the cooperative with the expectation of achieving social goals (achieving, socializing, being in solidarity); the majority of men (59%) became partners in the cooperative with the expectation of achieving economic goals (getting the job done easily and doing business together).

The highest management body in cooperatives is the general assembly. The level of participation in general assembly meeting is important in terms of partner cooperative relations, as well as an important indicator of the partners' ownership of the cooperative. In Balıkesir, while 30% of the cooperative partners attend the general assembly meetings regularly, the majority do not attend the general assembly meetings, with 47% attending some years. The discussions held in the general assembly meetings are deemed unnecessary and the same people being constantly elected as directors are effective in the low attendance at the general assembly meeting in Balıkesir.

Cooperatives provide the opportunity for partners to freely express their opinions and suggestions within the framework of the principle of democratic management. Ensuring the free contribution of the partners to the decisions made at the general assembly meetings is not only the duty of the management, but also the partners towards the cooperative. It is possible to be effective in decision making processes by actually participating in general assembly meetings and providing opinions and suggestions on the activities of the cooperative and other issue. In Balıkesir, 22% of the cooperative partners read the reports of the board of directors and the audit board and 17% express their opinions at the general assembly meeting and influence the decision.

It is important for cooperative partners to take part in management and control bodies in accordance with the principle of democratic management of cooperatives. Entry into the cooperative in voluntary and legal responsibility begins following the acquisition of partnership status. Within the framework on the self management principle of cooperatives, each partner has the opportunity to become a manager or auditor. In Balıkesir, 41% of cooperative members have worked as managers or auditors in cooperatives and 59% have never served in management and audit bodies.

In many types of cooperatives (such as housing cooperatives, business cooperatives) the monthly/annual dues received from the partners constitute the most important income of the cooperative. In order for the cooperative activities to

function regularly, dues must be collected on time. Paying dues is an important obligation for cooperative partners. In Balıkesir, 82% of cooperative partners pay their dues regularly. It is considered that cooperative relations in Balıkesir are healthy, depending on the regular payment of dues.

The satisfaction level of cooperative partners with cooperative managers is important in terms of joint cooperative relations. In Balıkesir, 35.4% of cooperative partners are satisfied with their managers. 25.6% of the participating cooperative members do not find it appropriate to elect the same person as manager repeatedly.

Cooperatives are corporate structures that provide common benefit. Those who cannot get the benefit they expect from the cooperative partnership can sometimes express dissatisfaction by making evaluations solely on the managers. According to cooperative types in Balıkesir, there are negative evaluations about the same individuals assuming long term managerial duties in building cooperatives, tradesmen's and craftsmen's credit and guarantee cooperatives and agricultural credit cooperatives. However, in motor transport cooperatives as aquaculture cooperatives where manager partner relations are tighter due to business reasons; the success of the activity increases trust in managers, regardless of their tenure. In women's initiative cooperatives that have just started their operations, the majority of partners are satisfied with their managers.

Cooperatives are businesses that protect the mutual interests of their partners through cooperation. The financial expectations that the partnership will provide come first in the reason for becoming a partner in a cooperative. While 67.7% of the participants responded to the questions asked to the cooperative partners in order to reveal the importance of the cooperative partnership in terms of business activities, that they do not need a cooperative to run their current business; 15.2% of the participants responded that if there is no cooperative, my activity will come to an end.

In order to measure the indicators that meet common expectations, cooperatives asked their cooperative partners, 'Which activity of your partner's cooperative do you find sufficient?' and 'Which activity of the cooperative of which you are a partner do you find inadequate?' While 36.7% of the cooperative members find the activity of providing technical information and informing about the developments of the cooperative of which they are partner sufficient, 32.7% find the product marketing activity sufficient and 29.1% find the activity of facilitating access to institutions and organizations sufficient. 18.8% of cooperative partners left the question unanswered. The rate of those who find the activity of cooperatives in providing financial support sufficient is 14.3%; the rate of those who find the activity of selling products at good prices sufficient is 13.9%; the rate of those who find the activity of providing production input sufficient is 13.0%.

While 40.8% of the cooperative members found the financial support activities insufficient, 31.3% stated that the activity of providing production inputs was insufficient, 29.5% stated that it was insufficient to sell the products at a good price, and 26.4% stated that the activity of providing financial support was inadequate and finds the product marketing activity inadequate (**Table 6**).

**Table 6.** Sufficiency of cooperative activities.

<b>Feature</b>	<b>Finding it sufficient (%)</b>	<b>Finding it insufficient (%)</b>
Product marketing	32.7	26.4
Providing technical information/ Sharing information	36.7	17.4
Providing Access to institutions' organizations	29.1	14.3
Providing financial support	14.3	40.8
Sell products at good prices	13.9	29.5
Providing production input	13.0	31.3
No answer	18.8	1.8

In conclusions made from face to face interviews, the extent to which cooperative members find the activities of the cooperative in which they are a partner sufficient varies depending on whether it meets their individual expectations. While women cooperative partners find the cooperative's activities in providing technical information and reaching institutions to be highly sufficient; the partners of agricultural sales cooperatives find the product marketing activities of the cooperative and the partners of tradesmen and craftsmen's credit and guarantee cooperatives find the activities of the cooperative in accessing credit highly sufficient.

While the partners of agricultural credit cooperatives find the product marketing activity of the cooperative insufficient, agreement development cooperation partnerships find the financial support activity of the cooperative more inadequate. Motor transport cooperative partners have left this issue largely unanswered.

#### **4. Conclusion**

The perception of cooperatives in Balıkesir is mostly positive. There are also critical approaches based on unsuccessful practices and the difficulty of doing business together.

In Balıkesir, the rate of regular participation of cooperative partners in general assembly meetings is low, and their desire to take part in management and auditing bodies is also low. More than half of the cooperative partners in Balıkesir are not satisfied with their management and they also neglect the process of determining the management by not attending the general assembly meetings. While this situation shows that the cooperation activity is not sufficiently embraced by the partners, it also shows that the management cannot sufficiently implement the principle of democratic unity.

Election of the same people as managers can sometimes create discomfort between the partner-manager through personal relationships and sometimes it can create actions through trust with experience.

Women's cooperatives in Balıkesir carry out similar activities, including processing local products and selling them as finished goods. Similar activities focused on local food narrow the field of women's cooperatives. To better demonstrate the importance of cooperatives for women, the activities of women's

cooperatives in Balıkesir should be diversified. It is very difficult to ensure that women become partners in legal organizations such as cooperatives which involve legal liability and financial sanctions [7].

In Balıkesir, the negative attitudes of women who have the convenience of opening a stall in the neighborhood market towards cooperatives should be seen as a concern about legal sanctions and avoidance of financial responsibility.

Expectations from the municipality in Balıkesir regarding cooperatives mainly include financial support. Activities aimed at meeting these expectations will certainly create a financial burden for the municipality. In Balıkesir, open market sales of food and necessities and garbage collection, separation, and recycling services can be provided by cooperatives. Providing these services by cooperatives will reduce the financial burden of the municipality and may also provide additional income opportunities.

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