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Research
Report 223

Education Initiatives of Farmer Cooperatives



Abstract

This report describes farmer cooperatives' education initiatives by providing information on whom they are educating and how, topics covered, their sources for educational materials and programs, and what educational topics they feel directors most need.

The degree of cooperative education provided is reported for respondents overall and by cooperative type, size, and location.

Key Words: cooperative education, audiences, delivery, materials, topics.

Education Initiatives of Farmer Cooperatives

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Preface

This report examines how farmer cooperatives promote co-op education for members, directors, management, employees, and the general public. It provides information about whether cooperatives provide education, the audiences they reach, the delivery methods they use, the topics covered, where they get their educational resources, whether they feel there are enough resources available, and what topics they feel are most important for educating directors.

The report provides the findings of the analysis, discusses implications of the results, and provides some recommendations for cooperatives and cooperative educators given the findings and implications.

Data for this study were collected from the U.S. Department of Agriculture (USDA) annual statistical survey (for fiscal year 2009) of U.S. farmer cooperatives. The cooperatives were asked to answer an additional seven questions about their cooperative education efforts. These data were sorted by whether they provide education and by cooperative type, size, and location. Of the population of 2,389 cooperatives surveyed, 31 percent, or 751, responded to the educational initiative section.

The author gratefully acknowledges college intern Paris Carter for her assistance with this study.

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Highlights

This study provides a national perspective of cooperative education initiatives by farmer cooperatives. The analysis examines whom cooperatives educate, what resources they use, what topics they focus on, where they source their programs and materials, whether they feel there are enough resources available for education, and what educational topics they feel directors most need to fulfill their duties.

A USDA survey asked 2,389 farmer cooperatives to provide information on their educational initiatives with 34 percent (751) responding.

Some major findings include:

- Cooperative education is provided by 85 percent of respondents.
- More than 80 percent of grains and oilseeds, farm supply, service, and cotton and cotton gin cooperatives provide co-op education. More than 70 percent of dairy, fruits, vegetables, and nuts cooperatives provide it.
- Larger cooperatives provide education more than the smallest cooperatives.
- Directors, employees, and management are the primary audiences educated.
- Larger cooperatives educate directors more than other audiences. Smaller cooperatives vary in whom they educate most.
- Cooperatives educate by using staff more than any other method. External education through co-op councils or organizations that offer workshops is the second most used method.
- Cooperatives indicated that the general public, members, and employees need education the most; directors were next and management last.
- About 76 percent of cooperatives feel that there are enough educational resources available; 17 percent did not feel there are enough, and 8 percent didn't know.
- Cooperatives most often use cooperatives councils, USDA, and "other" cooperatives to acquire educational materials and programs.
- Cooperatives feel that directors need education in cooperative finance the most, followed by tax and legal issues, leadership, governance, board meeting functions, and lastly cooperative basics.

Some questions arise from the results of this study:

- What can be done to motivate cooperatives to educate their members more, and what educational initiatives or materials do cooperatives need to educate members?
- Are the educational activities cooperatives are undertaking adequate enough to educate their target audiences?
- Are the various educational delivery methods being used sufficient to reach all audiences needing cooperative education?

- Are cooperatives using internal staff to develop educational materials and development, or are these staff simply finding educational resources for the cooperative to use?
- Why aren't some types of cooperatives using cooperative council educational programs more?
- Why aren't some audiences receiving as much education as others (even when cooperatives feel that they need it)?
- Are there enough educational programs and materials available to meet all cooperative education needs? Are there enough resources, but some cooperatives just don't know about them, or use them?
- Are cooperatives receiving most of the resources that they truly need? Are there other resources that their major sources need to develop?
- Are cooperatives trying to educate the public on a regular basis and turning to certain sources to help with it? Or do they consider that education to be an endeavor left to other cooperative educators to carry out?
- Are director education efforts sufficient? Are cooperatives regularly evaluating their director educational needs?

Some recommendations include:

- More cooperatives should become involved in cooperative education.
- Cooperatives need to ensure that the education conducted is extensive, and germane to the pertinent topics that their directors (and other audiences) need.
- Cooperatives need to educate members by providing more materials/programs for them and/or holding special member events.
- Cooperatives must actively search for educational materials and programs.
- Cooperatives need to focus their educational activities to closely match their perceptions of where education is most needed.
- Cooperatives need to freely reach out to educators when they feel gaps exist in materials and programs, and educators need to work to fill those gaps.
- Educators need to effectively promote their materials and programs to ensure that cooperatives are aware of and can gain access to them.
- Researchers should conduct further study of cooperative educational initiatives to survey the actual content of cooperatives' educational undertakings to allow for development of more targeted and effective education materials and programs.

Education Initiatives of Farmer Cooperatives

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Introduction

Education is the lifeblood of cooperatives worldwide. The fifth International Cooperative Principle states:

*Education, Training, and Information—Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. They inform the general public—particularly young people and opinion leaders—about the nature and benefits of cooperation.*¹

The cooperative business model is unique, and those involved in it—members, directors, employees, and management—must understand all its nuances. The general public also needs to understand how cooperatives differ from other business types and how cooperatives' guiding principles come into play in their lives and communities.

Cooperative educators have long focused on certain audiences for cooperative education work (e.g., workshops, programs, publications, materials, etc.). Directors and management have been a key audience, as well as those interested in learning how to develop a new cooperative. In 2009, a good number of cooperative educators indicated that people interested in forming cooperatives, directors, and management

were the three top audiences to educate.² These educators also pointed to finance as the most crucial education topic.

The goal of this study was to gain a better understanding of what farmer cooperatives are undertaking for their educational initiatives. This report consists of four major sections: information about the survey instrument used, discussion of the statistical findings, implications and questions pertaining to the results, and conclusions and recommendations.

Survey Design and Response

Data for the study were collected using USDA's annual survey of farmer, rancher, and fishery cooperatives. In addition to the usual annual financial questions, questions pertaining to education were asked in the 2010 survey (for fiscal 2009).

The additional questions asked whether the cooperatives provide education to various audiences (i.e., members, directors, employees, management, and the general public), and, if so, by what means. The cooperatives were also asked: to rate the audiences relative to their need of cooperative education; whether they feel there are enough education resources available; where they get their educational programs or materials; and to rate the most crucial education topics for directors (see Appendix Note 1). Assessing all the answers together for each respondent provided a view of their education initiatives. Only those surveys well filled out were included in the analysis for that reason.

¹ The International Co-operative Alliance, Statement of the Co-operative Identity:
<http://www.ica.coop/coop/principles.html>

² "Co-op Educators See Critical Need to Ramp-up, Expand Education Efforts," Rural Cooperatives, March/April, 2009.

³ A cursory examination of the data appears to indicate that the sample of respondents fairly well represents the total population of farmer cooperatives (see Appendix Note 2).

Of the 2,389 U.S. farmer cooperatives sent surveys, there were 751 (31 percent) usable responses to the education survey. The sample appears to be a fairly well represented subset of the total population.³

The annual survey of farmer cooperatives collects other data (i.e., financial, operational, structural, etc.). Those data corresponding to the cooperative education survey respondents were combined with the education data. This allowed for cross tabulation of education results by cooperative type, size, location, and financial position.

Results-Cooperative Education Initiatives and Aspects

Farmer cooperatives provide education on cooperative principles, finance, governance, tax and legal issues, and a host of other cooperative-related topics. The amount of education conducted and for whom, however, is not well known for all cooperatives.

In this study, cooperative education initiatives were analyzed by overall sample and by size, type, and location. Cooperatives and cooperative educators may find it useful to further assess specific areas of information in which they are interested from the tables contained herein.

Respondents Provision of Education

A majority (85 percent) of the respondent cooperatives to the survey said that they provide education to members, directors, employees, management, or the general public (Table 1).

Table 2 shows the provision of education by respondent type (see Appendix note 3 for more on cooperative type). About 92 percent of grain and oilseed respondents provide education, followed by farm supply and service cooperatives at 85 percent. Cotton and cotton gin cooperatives are at 81 percent; dairy at 79 percent; fruits, vegetables, and nuts at 74 percent; livestock, poultry, and wool cooperatives at 63 percent; and “other” marketing cooperatives at 65 percent.

Larger cooperatives appear to educate more than smaller cooperatives (Table 3). More than 90 percent of cooperative respondents in the three largest size categories provide education, while only 59 percent of the smallest cooperative respondents do.

Table 4 provides data categorized by location. Six regions (made up of various states) are depicted—Pacific, Intermountain, Great Plains, Southeast, North Central, and Northeast. Data from some select states are

also shown for greater information, but the state analyses were limited to only those states that had at least 15 responses to most survey questions.

The cooperative respondents in the Pacific, Great Plains, and North Central regions provide the most education, with 88 percent, 87 percent, and 86 percent, respectively, providing education. The Northeast region respondents provide the least amount of education, with a 62-percent provision rate. Seventy-nine percent of the respondents from both the Intermountain and Southeast regions provide education.

Respondents from Nebraska had the highest provision rate at 97 percent, but there are also six other states with education provision rates of more than 90 percent—Washington, South Dakota, Tennessee, Iowa, Ohio, and Wisconsin. The five states of California, Kansas, Oklahoma, Texas, and Minnesota had provision rates of more than 80 percent. Of the states included in the analysis, those with the lowest rates include Missouri, Michigan, Pennsylvania, and Montana.

Audiences Receiving Education

For those respondents that provide education (Table 5), most indicated that they provide it mostly to directors (82 percent), followed by employees (70 percent), management (66 percent), members (35 percent), and the general public (15 percent).

Table 6 shows the audiences that cooperative respondents educate, by type of cooperative (see Appendix Note 3 for a definition of the cooperative types discussed in this report). Farm supply and grain and oilseed cooperatives provide education mostly to directors and employees. Dairy cooperatives educate directors and members more than other audiences. Fruits, vegetables, and nuts cooperatives educate directors and management the most. Cotton and other marketing cooperatives educate directors the most, then employees. Livestock cooperatives educate members the most, while service cooperatives educate directors and management to the same degree. Overall, directors are the predominate audience educated, with the only exception being in livestock, poultry, and wool cooperatives.

More larger cooperatives than smaller provide education to directors, with 97 percent of cooperatives with assets of \$50 million or more providing education to this audience (Table 7). Among the smallest cooperative respondents, members were the audience receiving the most education, followed by directors. The general public is the audience receiving the least education by cooperative respondents of all sizes, while directors, employees, management, and members were more favored for education.

Table 8 shows audiences that cooperatives educate by region and select states. The cooperatives in the Pacific, Intermountain, Great Plains, and North Central regions all put most of their efforts in education for directors. The Pacific and Intermountain regions had management as the second audience they educate, while the Great Plains and North Central regions had employees second. The Southeast region educates employees most, followed by directors, and the Northeast cooperatives educate members first with directors second.

Respondent cooperatives in 11 of the 17 states educate directors the most. Texas, Pennsylvania, Tennessee, and Wisconsin educate directors and employees in equal amounts. South Dakota respondents educate employees the most, Missouri educates management, and Pennsylvania educates members.

Delivery of Education

For the education that respondents do provide, most use several means of delivery. Table 9 shows the breakdown of delivery methods used. Sixty-four percent of the respondents indicated that they provide education internally with their staff. About 60 percent said they get education to their audiences by attending workshops provided by a cooperative council or another cooperative organization. Other means of delivery that have significant use includes internal publications and materials, attendance at national conferences, and internal use of a consultant. It is apparent that many cooperatives use a variety of methods for delivering education to their audiences and do not rely on just one method.

Delivery methods vary by type of cooperative, but use of cooperative staff, cooperative councils, and publications and materials were predominately the methods used (Table 10). Farm supply, dairy, livestock (wool and poultry), other marketing, and service cooperatives all used internal staff the most. Grain and oilseed, fruits (vegetables and nuts), and cotton cooperatives used cooperative council programs the most.

Table 11 shows delivery methods by cooperative size. Similar to type, use of cooperative staff, cooperative councils, and publications and materials are the major delivery methods across cooperative sizes, except for those in the \$20 to \$49.9 million group, which use cooperative councils most. Use of cooperative staff is the most used delivery method by cooperatives of all sizes. Cooperative respondents larger than \$2.5 million in assets reported that they used cooperative staff and cooperative councils the most for delivering education.

The smallest cooperatives (under \$2.5 million) used cooperative staff the most, and then publications and materials for delivery.

For the most part, cooperative councils are a major education delivery vehicle for cooperatives that reside in council states or regions (Table 12). For instance, 85 percent of the cooperatives in Kansas, 83 percent of those in Iowa, and 79 percent of those in Nebraska indicated that they get their cooperative education delivered through cooperative councils, in addition to other major methods such as use of cooperative staff and publications and materials.

Educational Need of Key Audiences

Cooperatives were polled on which audiences they think need education. Table 13 shows that cooperatives perceive that the general public most needs cooperative education, followed respectively by members, employees, directors, and management. Overall, the respondents feel that all the audiences are in need of cooperative education to some degree.

Farm supply cooperatives indicated that the general public needs education the most (Table 14). Dairy and livestock, poultry, and wool cooperatives said that members need education the most. Grains and oilseeds cooperatives had a tie between general public and members for needing education the most. The highest rating for all audiences by type was a 4.1 (on a scale of 1 to 5 with 1 needing least and 5 needing most) by other marketing cooperatives for directors—thus, those cooperatives feel that directors need education the most. The next highest rating was 3.7 for the general public by farm supply cooperatives. The lowest rating was 1.5 by other marketing cooperatives for the general public. Overall, management was perceived as needing education the least by most cooperatives. Cotton and cotton gin cooperatives were the exception as they indicated that management needed education most.

Table 15 shows that the general public was the audience perceived to need education on cooperatives the most by all but the second smallest respondent size category. Members were also scored relatively high in the perceived need of education, by all the size categories.

Respondent cooperatives in most of the regions and states included in Table 16 thought that the general public needed education about cooperatives the most. Cooperatives from 16 regions or states rated the general public the highest in need (although two had ties between general public and members). Respondents in seven regions or states rated members highest, while three rated directors highest (although three had ties between members and other audiences), and respon-

dents two states had employees rated highest, though tied with members. However, the ratings for most of these three audiences—members, directors, and employees—did not differ by a great deal in most cases.

Educational Resources

More than 75 percent of the respondents indicated that there are enough education resources, such as materials, programs, workshops, conferences, etc., available to them for educational needs (Table 17). About 17 percent said there are not, and almost 8 percent did not provide an opinion.

The perception of the availability of cooperative educational resources differs somewhat by cooperative type. About 82 percent of fruits, vegetables, and nuts cooperatives, as well as the same proportion of grain and oilseed cooperatives, think there are enough resources (Table 18). Other types where the majority feels there are enough resources include farm supply, cotton, service, and dairy. However, less than 50 percent of livestock, poultry, wool and “other” marketing cooperative respondents indicated that there are enough resources available.

Table 19 presents perception of availability of educational resources by size. More than 70 percent of all the size categories, except the smallest group (assets less than \$1 million), indicated they thought there were enough resources. Just 52 percent of the smallest size felt there are enough. Also, 26 percent of the largest size group (\$50 million or more in assets) indicated that there are not enough education resources available.

The Great Plains region was the only region where more than 80 percent of the respondents said that there are enough education resources available (Table 20). However, eight states had over 80 percent saying there are enough: California, Kansas, South Dakota, Tennessee, Iowa, Michigan, Ohio (over 90 percent), and Wisconsin. The regions that had the highest proportions (more than 20 percent) saying that there aren't enough resources are the Intermountain, the Southeast, and the Northeast, while the highest proportions among states are Washington, Montana, Oklahoma, Minnesota, Missouri, and Pennsylvania.

Sources of Educational Resources Used

Table 21 shows that respondents who conduct education acquire their resources largely from the state or regional cooperative councils (58 percent), from USDA (43 percent), and from other cooperatives (38 percent). A variety of other sources are also used, such as the Internet (25 percent), universities, and cooperative centers (both 15 percent). Cooperative development centers are not yet a significant source, with only 5 per-

cent of respondents noting that they attain resources from them. Other sources (e.g., National Society of Accountants for Cooperatives, attorneys, auditors, consultants, National Farmers Union, Farm Bureau, trade organizations, etc.) were attained by 12 percent of cooperatives.

By type, co-op councils are most widely used by grain and oilseed (67 percent), farm supply (58 percent), and cotton and cotton gin (70 percent) cooperatives (Table 22). USDA is most widely used by dairy (58 percent); fruits, vegetables and nuts (53 percent); and livestock, poultry, and wool (83 percent) cooperatives. Besides cooperative councils and USDA, other fairly significant sources for the various types are other cooperatives, universities, cooperative centers, online resources, and other sources.

Table 23 shows that smaller cooperatives (up to \$5 million in assets) rely more heavily on USDA to attain educational resources, and larger cooperatives (greater than \$5 million in assets) rely more on the state or regional cooperative councils. Other cooperatives are fairly well used also. Cooperatives of all sizes also use universities, online information/courses, cooperative centers, etc., as sources.

Co-op councils and USDA were the primary resources for educational materials in 13 states and 5 regions, respectively (Table 24). USDA was the second most used in nine regions.

Importance of Director Educational Topics

Cooperatives were asked to rate the importance of director education on six overall topics: cooperative basics, finance, governance, leadership, board meeting functions, and tax and legal issues. The highest need rating was for cooperative finance, followed by (in highest order of need) tax and legal issues, leadership, governance, board meeting functions, and cooperative basics (Table 25). The highest rating was 3.4 for finance (on the scale of 1 to 5 with 1 being least needed and 5 being most needed) and the lowest was 2.8 for basics.

By type, director training in finance is rated as being most needed by farm supply, grains and oilseed, dairy, service, and other marketing cooperatives (Table 26). Fruits, vegetables, and nuts and livestock, poultry, and wool cooperatives rate basics as most needed education for directors. Leadership, board meetings, and tax and legal topics are equally rated highest by cotton and cotton gin cooperatives.

Table 27 shows that finance rated high in relative terms of director education need by all classes of cooperative size, from small to large. Governance, leader-

ship, and taxes and legal are rated relatively high in need also. Basic cooperative education is rated relatively high by the two smaller cooperative groups.

By area, cooperative respondents in the Great Plains, Intermountain, Southeast, North Central, and Northeast regions and in the states of South Dakota, Iowa, Michigan, and Minnesota rated finance as highly needed for director education (Table 28). There were also five other regions and states—Great Plains, Northeast, North Dakota, Texas, and Wyoming—that rated finance as highest although it was tied with another topic. Board meeting functions is the topic rated highest by cooperatives in the Pacific and California (although California also had the same rating for cooperative basics and governance). Leadership as a topic is rated high by cooperatives in Washington, Nebraska, Oklahoma, Tennessee, and Wisconsin. The tax and legal issue topic is highly rated among cooperatives in the Great Plains, Nebraska, North Dakota, and Texas. Basic cooperative education is rated highest in need by cooperatives in California, Washington, Missouri, Ohio, and Pennsylvania.

Select Findings by Top Educational Sources Used

Table 29 provides select educational findings for those respondents that noted that they source their educational programs and materials through cooperative councils, USDA, and other cooperatives (the top three sources of respondents).

Some of the respondents are included in all three categories. Of the 389 cooperatives that source materials/programs from state or regional councils, 45 percent (176 cooperatives) also use USDA as a source and 35 percent (138 cooperatives) use other cooperatives. Of the 287 cooperatives that use USDA, 37 percent (107 cooperatives) also use other cooperatives. Two hundred fifty-four cooperatives use other cooperatives as a source.

Cooperatives using all three of these sources educate directors more than other audiences. Ninety-one percent of the cooperatives that use cooperative councils educate directors, while 84 percent and 88 percent that use USDA and other cooperatives, respectively, educate directors. More than 70 percent of cooperatives using the three sources educate employees and management.

Cooperatives using all three sources rated the general public as the audience that most needs cooperative education. Members and employees were rated second and third, respectively, by these cooperatives for need of education.

More than 80 percent of cooperatives in all three source groups feel that there are enough education resources available, higher than the 75 percent of the entire population of respondents.

Cooperatives using cooperative councils as an education source rated finance as the education topic most needed by directors (rating of 3.4), followed by leadership, and tax and legal education (both rated 3.2). Governance education was next (rating of 3.1). Cooperatives using USDA rated finance and tax and legal topics highest (ratings of 3.3), followed by leadership (rating of 3.2). Governance was next (rating of 3.1). Cooperatives using other cooperatives rated finance highest (rating of 3.4), followed by tax and legal (rating of 3.2). Governance and leadership topics were next (ratings of 3.1).

Financial Position

Table 30 presents aggregate financial data of the 751 respondent cooperatives that provided information on their educational initiatives. The 636 cooperatives that provide education (educators) had average total sales of \$86.7 million, while the 115 cooperatives that do not provide education (non-educators) had total sales of \$31.5 million. The educators' average net income was \$2.2 million, and the non-educators' average net income was \$0.96 million. The average educator cooperative had a 9.1—percent return on assets, and non-educator cooperatives had 6.4 percent. Educators were more highly leveraged than non-educators. The educator cooperatives had an average of 76 full-time employees and 950 members, while the non-educator cooperatives had 29 full-time employees and 564 members.

Study Implications

This section provides an analysis of some of the implications of the study results. Some questions that educators would likely ask given the derived implications are presented also.

A Majority of Cooperatives Educate

The 85-percent majority of the respondent cooperatives that provide education are a fairly significant proportion, but 100 percent should be the goal.

That 90 percent of grain and oilseed cooperatives are providing education, and that 85 percent of farm supply and service cooperatives do, is commendable. But 25 percent or more of some types of cooperatives are not providing any education, which is not as positive.

Larger cooperatives provide more education than smaller cooperatives likely because they simply have

more resources. Larger cooperatives may also be more aware of cooperative education materials, publications, and programs and have a closer tie to cooperative councils, universities, and other resources than smaller cooperatives do, making it easier for them to provide education.

While none of the six regions had 90 percent or more of the associated cooperatives providing education, seven of the states did. It is interesting that all of those states have active cooperative councils providing education, likely not a coincidence. All but one of the five states with more than 80 percent of the cooperatives involved in educating also have councils active in education. California is the exception (while California does have an active cooperative council, it does not conduct educational activities).

Director Education Important

Directors are the audience being most educated by cooperatives. Given the complex business environment in which cooperatives operate, keeping directors up to speed on cooperative and business issues is imperative, and cooperatives seem to understand this. The largest cooperatives are educating directors the most, likely because of the complexity in their operations that their directors need to understand. Of all audiences, members are the least educated by cooperatives, receiving even less education from respondents than the general public does. But there is an exception—livestock, poultry, and wool cooperatives do educate members more than other audiences. This could be because those cooperatives have strong competition with non-cooperatives and, thus, strive to keep members well aware of cooperative benefits. Still, cooperative leaders often voice that loyalty and commitment from their members is a major issue they face, so it would benefit them to improve that by educating members more than they currently do.

A few questions arising from these implications include: what can be done to motivate cooperatives to educate their members more, and what educational initiatives do cooperatives need to use to educate members? Are the educational activities cooperatives are undertaking adequate enough to fully educate their target audiences?

Education Delivery Methods Raise Several Questions

The finding that cooperatives provide most of their education “internally with cooperative staff” begs the question: what type of education are these staffs

providing? Are they developing their own materials and programs, or simply finding educational resources for the cooperative to use?

Cooperative council educational programs are fairly well used, with 60 percent of cooperatives using them for education delivery. Grain and oilseed and cotton and cotton gin cooperatives use them more than other types of cooperatives. In light of this, why aren't livestock, poultry, wool, and dairy cooperatives using council programs more than they are? Part of the answer is likely council membership status or location proximity. Some of those cooperatives not using councils may not be members, or location logistics do not warrant easy participation in council programs.

Overall, cooperatives clearly use multiple education methods. A question arises given this finding: are the various delivery methods being used often enough and being targeted to reach all the key audiences needing cooperative education?

Perception of Audience Needs Doesn't Match Education Conducted

All audiences are perceived to need education to some degree by cooperatives. An interesting finding is that the general public was deemed as needing education the most. However, only a small proportion of cooperatives are providing education to the general public relative to other audiences. Members were also perceived as needing more education, but they too, are not receiving it from most cooperatives. Thus, two audiences felt to be needing education are not receiving much of it from cooperatives—the question is why not? It may be that cooperatives think that the general public doesn't understand their business very well, or maybe boards don't feel it's that important, or financially worthwhile, to educate them. Cooperatives may need to focus their educational efforts to more closely match their perceptions of need when they feel it will benefit them.

The finding that farm supply cooperatives feel that the general public needs education most (even more than all the other cooperative types) may imply that farm supply cooperatives do not feel that the general public understands that their supply business is different (i.e., owned by farmers) than other private farm supply businesses, and, thus, they think that educating them on that is very important.

Resources Not Perceived by Some as Being Widely Available

While 85 percent of the cooperatives provide education, 75 percent feel that there are enough educational resources available. This finding brings up some inter-

esting questions. Are there not enough resources available to meet all cooperative education needs in the United States? Are there enough resources, but some cooperatives just don't know about them, or use them? Are there resources, but not entirely of the right kind to meet all needs? These questions signal that there are some issues with cooperative educational resources that need to be addressed—that either resources are not plentiful enough to fully meet needs, or the promotion strategies of the many resources that are available are not far reaching enough.

Multiple Sources Used for Educational Resources

Cooperatives that conduct education use a variety of resources for their material and programs. Cooperative councils, USDA, and other cooperatives were most used by respondents. It is highly likely that through the use of cooperative councils, cooperatives are acquiring several types of resources—educational workshops and conferences, as well as some informative type literature in hard copy or electronic format. For those using USDA, it can be readily assumed that the cooperatives are gaining access to its reports, publications, magazine articles, and perhaps some of its electronic materials containing education programs or information (e.g., CDs, VHS, and DVDs). For those acquiring resources from other cooperatives, universities, online, etc., it's a bit more difficult to ascertain what it is they are using or getting.

Some cross-over acquisition is going on. For example, a cooperative council may use USDA educational publications for its educational workshops or handouts. Or it might use a professor for a speaker or instructor, or university studies and materials. Together with the finding that many cooperatives feel there are not enough resources for education, questions arise as to what cooperatives are actually getting from their sources. Are they receiving most of the resources that they truly need? Are there other resources that their major sources need to provide? Hopefully, cooperatives voice their needs to those they use as sources. Feedback and communication are extremely important in the realm of providing cooperative educational programs and materials.

For those cooperatives using these three main sources, directors, management, and employees are educated the most—however, these cooperatives indicated that the general public is the audience that needs the most educating. So, the question is, are cooperatives trying to educate the public on a regular basis and turn-

ing to certain sources to help with it? Or do they consider that education to be an endeavor left to other cooperative educators to carry out?

A higher majority of the cooperatives who use the three major sources feel there are enough educational resources than the overall responders do, but nearly 20 percent of this majority still feel that there are not enough. Thus, it is incumbent upon educators and the cooperatives themselves, in some instances, to find where the gaps are and fill them.

All Topics Are Important for Director Education, but Finance Needs Stand Out

Cooperative respondents feel finance is the educational topic most needed by directors. However, some types of cooperatives rated other topics higher. Overall, the findings reflect that all the topics are felt to be needed for director education. These findings were similar among the cooperatives that sourced cooperative councils, USDA, and other cooperatives as well. As farmer cooperatives strive to operate effectively in a tough economic climate, well-educated directors are an imperative to sound governance. Questions arise from these topic findings: cooperatives indicate early on in the survey that they are educating directors, but are they educating them enough on the various topics they feel they need? Are cooperatives regularly evaluating their director educational needs so that they can ensure directors are getting the needed education?

Financial Meaning

The financial data shown for respondents, broken down into whether they conduct education, does not provide any significant implications. However, the data reinforces the finding that larger cooperatives provide more education, with average total assets and total sales of educators being \$20 million and \$55 million more, respectively, than non-educators. Performance is only slightly higher for educators relative to non-educators, and both categories performed well financially, as did the entire sample population.

Conclusion and Recommendations

Cooperatives providing education on their business model, its unique characteristics, and the environment in which they operate, is extremely important. Many audiences need to be reached so that a full understanding of cooperatives is gained. Members need to know more about their business; directors need to understand complex issues and cooperative principles and practices to properly govern; managers need knowledge and tools to effectively manage the opera-

tions; employees need to understand cooperatives in order to properly serve member-owners; and the general public should understand how cooperatives differ from other business forms and how they benefit their communities so they can fully appreciate and support them.

This study provides information on educational initiatives by farmer cooperatives—whom they educate, how they do it, what resources they use, which audiences they feel need educating the most, and the topics on which they think directors need to be educated. However, due to space restrictions, the survey instrument used was limited in the number of questions it could include. More questions could have delved deeper into cooperatives' specific education activities to enhance the results of this study.

Nevertheless, this study provides some interesting information that should be useful to cooperatives and educators as they develop cooperative educational activities. Many cooperatives provide cooperative education and take advantage of available resources. However, some cooperatives do not educate at all. Some recommendations for farmer cooperatives and educators given the results of this study include:

- Cooperatives that aren't educating any audiences should strive to become educators.
- Cooperatives need to make sure that the education conducted is extensive and germane to the pertinent topics that their directors (and other audiences) need.
- Cooperatives need to educate members by providing more materials/programs for them and/or holding special member events.
- Cooperatives must actively search for educational materials and programs.
- Cooperatives need to focus their educational activities to closely match their perceptions of where education is needed.
- Cooperatives need to freely reach out to educators when they feel gaps exist in materials and programs, and educators need to work to fill those gaps.
- Educators need to effectively promote their materials and programs to ensure that cooperatives are aware of and can gain access to them.
- Researchers should conduct further study of cooperative educational initiatives to survey the actual content of cooperatives' educational undertakings to allow for development of more targeted and effective education materials and programs.

Table 1—Cooperative respondents' indication of providing cooperative education

	<i>Number</i>	<i>Percent</i>
Yes	636	84.7
No	115	15.3
Total	751	100

751 respondents represent 31 percent of the 2,389 farmer cooperatives in the United States.

Table 2—Cooperative respondents' indication of providing cooperative education, by type

Cooperative type	Yes	No
	<i>percent</i>	
Farm supply (n = 345, 45.9%)	84.6	15.4
Grain and oilseed (n = 225, 30%)	91.6	8.4
Dairy (n = 47, 6.3%)	78.7	21.3
Fruits, vegetables, & nuts (n = 39, 5.2%)	74.4	25.6
Cotton & cotton gins (n = 36, 4.8%)	80.6	19.4
Livestock, poultry, & wool (n = 16, 2%)	62.5	37.5
Other marketing (n = 17, 2.3%)	64.7	35.3
Service (n = 26, 3.5%)	84.6	15.4
Total (n = 751, 100%)	84.7	15.3

See Appendix note 3 for a description of the cooperative type categories.

Table 3—Cooperative respondents' indication of providing cooperative education, by size

Cooperative asset size	Yes	No
	<i>percent</i>	
Less than \$1 million (n = 75, 10%)	58.7	41.3
\$1 million to \$2.49 million (n = 74, 10%)	78.4	21.6
\$2.5 million to \$4.99 million (n = 125, 16.6%)	86.4	13.6
\$5 million to \$9.99 million (n = 139, 18.5%)	84.9	15.1
\$10 million to \$19.99 million (n = 142, 18.9%)	90.1	9.9
\$20 million to \$49.99 million (n = 113, 15%)	91.2	8.8
\$50 million or more (n = 83, 11%)	92.8	7.2
Total (n = 751, 100%)	84.7	15.3

Table 4—Cooperative respondents' indication of providing cooperative education, by location

Cooperative location	Yes	No
	<i>percent</i>	
Pacific (n=68, 9.1%)	88.2	11.8
California (n = 33, 4.4%)	84.8	15.2
Washington (n = 21, 2.8%)	95.2	4.8
Intermountain (n=48, 6.4%)	79.2	20.8
Montana (n = 16, 2.1%)	75.0	25.0
Great Plains (n = 240, 32%)	87.1	12.9
Kansas (n = 53, 7%)	88.7	11.3
Nebraska (n = 34, 4.5%)	97.1	2.9
North Dakota (n = 53, 7%)	77.4	22.6
Oklahoma (n = 18, 2.4%)	88.9	11.1
South Dakota (n = 28, 3.7%)	93.1	6.9
Texas (n = 54, 7.2%)	85.2	14.8
Southeast (n = 58, 7.7%)	79.3	20.7
Tennessee (n = 24, 3.2%)	95.8	4.2
North Central (n = 303, 40.3%)	86.5	13.5
Iowa (n = 50, 6.6%)	92.0	8.0
Michigan (n = 18, 2.4%)	66.7	33.3
Minnesota (n = 84, 11.2%)	85.7	14.3
Missouri (n = 22, 2.9%)	59.1	40.9
Ohio (n = 19, 2.5%)	94.7	5.3
Wisconsin (n = 48, 6.4%)	93.8	6.2
Northeast (n = 34, 4.5%)	61.8	38.2
Pennsylvania (n=18, 2.4%)	72.2	27.8
Total (n = 751, 100%)	84.7	15.3

States included in each region: Pacific—CA, OR, WA, AK, and HI; Intermountain—AZ, NM, CO, UT, ID, WY, and MT; Great Plains—ND, SD, NE, KS, OK, and TX; Southeast—AR, LA, MS, AL, GA, FL, SC, NC, TN, KY, VA, and WV; North Central—MN, IA, MO, IL, WI, IN, OH, and MI; Northeast—MD, DC, DE, PA, NY, NJ, CT, RI, MA, VT, NH, and ME.

States included are those that had more than 15 responses (78.7% of respondents).

n = number that provided information (in this case, total number of respondents).

Table 5—Audiences of cooperative training or provision of educational materials concerning cooperative practices or issues

Members	34.9%
Directors	82.2%
Employees	70.0%
Management	66.3%
General public	14.8%

N = 636 (number that provided information)

Table 6—Audiences that cooperatives educate, by type

Cooperative type	Members	Directors	Employees	Management	General Public
	<i>percent</i>				
Farm supply (n = 292)	37.0	82.5	80.1	68.8	20.9
Grain and oilseed (n = 206)	27.7	87.9	73.3	68.0	10.7
Dairy (n = 37)	64.9	67.6	43.2	50.0	10.8
Fruits, veg. & nuts (n = 29)	48.3	86.2	31.0	75.9	6.9
Cotton & cotton gins (n = 29)	24.1	72.4	62.1	55.2	3.4
Livestock, poultry, & wool (n = 10)	70.0	60.0	10.0	30.0	10.0
Other marketing (n = 11)	9.1	90.9	36.3	81.8	
Service (n = 22)	18.2	63.6	54.5	63.6	13.6
Total (n = 636)	34.9	82.2	70.0	66.3	14.8

n = number that provided information.

Table 7—Audiences that cooperatives educate, by size

Cooperative asset size	Members	Directors	Employees	Management	General Public
	<i>percent</i>				
Less than \$1 million (n = 44)	59.1	47.7	38.6	29.5	11.4
\$1 million to \$2.49 million (n = 58)	32.8	70.7	70.7	55.2	19.0
\$2.5 million to \$4.99 million (n = 108)	25.9	69.4	69.4	61.1	17.6
\$5 million to \$9.99 million (n = 118)	25.4	83.9	72.0	66.9	10.2
\$10 million to \$19.99 million (n = 128)	34.4	90.6	70.3	70.3	18.0
\$20 million to \$49.99 million (n = 103)	33.0	93.2	76.7	77.7	12.6
\$50 million or more (n = 77)	53.2	97.4	75.3	80.5	14.3
Total (n = 636)	34.9	82.2	70.0	66.3	14.8

n = number that provided information.

Table 8—Audiences that cooperatives educate, by location

Cooperative location	Members	Directors	Employees	Management	General Public
			<i>percent</i>		
Pacific (n=60)	38.3	88.3	46.7	66.7	18.3
California (n = 28)	25.0	82.1	32.1	75.0	7.1
Washington (n = 20)	50.0	90.0	45.0	55.0	10.0
Intermountain (n=38)	44.7	81.6	65.8	68.4	13.2
Montana (n = 12)	50.0	75.0	58.3	50.0	8.3
Great Plains (n = 209)	31.6	78.9	73.2	66.5	16.3
Kansas (n = 47)	34.0	87.2	74.5	68.1	8.5
Nebraska (n = 33)	27.3	87.9	75.8	72.7	18.2
North Dakota (n = 41)	46.3	80.5	78.0	73.2	29.3
Oklahoma (n = 16)	25.0	81.3	62.5	68.8	6.3
South Dakota (n = 27)	40.7	66.7	74.1	48.1	29.6
Texas (n = 46)	17.4	67.4	67.4	63.0	8.7
Southeast (n = 46)	37.0	71.7	73.9	50.0	19.6
Tennessee (n = 23)	30.4	82.6	82.6	60.9	21.7
North Central (n = 262)	31.7	88.5	76.0	71.0	12.2
Iowa (n = 46)	32.6	91.3	76.1	76.1	23.9
Michigan (n = 12)	41.7	91.7	58.3	83.3	
Minnesota (n = 72)	26.4	90.3	72.2	72.2	12.5
Missouri (n = 13)	30.8	61.5	76.9	84.6	
Ohio (n = 18)	16.7	100.0	66.7	50.0	5.6
Wisconsin (n = 45)	42.2	91.1	91.1	80.0	11.1
Northeast (n = 21)	76.2	42.9	28.6	38.1	14.3
Pennsylvania (n=13)	84.6	38.5	38.5	23.1	15.4
Total (n = 636)	34.9	82.2	70.0	66.3	14.8

States included in each region: Pacific—CA, OR, WA, AK, and HI; Intermountain—AZ, NM, CO, UT, ID, WY, and MT; Great Plains—ND, SD, NE, KS, OK, and TX; Southeast—AR, LA, MS, AL, GA, FL, SC, NC, TN, KY, VA, and WV; North Central—MN, IA, MO, IL, WI, IN, OH, and MI; Northeast—MD, DC, DE, PA, NY, NJ, CT, RI, MA, VT, NH, and ME.

States included are those that had more than 15 responses.

n = number that provided information.

Table 9—Education delivery methods

<i>Delivery</i>	<i>percent</i>
Internally with cooperative staff	64.3
Internally using a consultant	30.2
Internally through use of educational publications and materials	38.5
Internally through an online course	7.6
Externally through a cooperative council or organization putting on a workshop	59.8
Externally through an online course	6.3
Joint educational meeting with another cooperative	15.4
Attendance at a state or national conference where education is provided	34.4
Other ways*	3.0

*Newsletters, mailings, local meetings, seminars, etc.
N = 636

Table 10—Education delivery methods, by type

Cooperative type	Co-op staff	Internally with			Externally with		Joint meet	Attend conf
		Consul- tant	Pubs & materials	Online course	Co-op council	Online course		
<i>percent</i>								
Farm supply (n = 292)	71.2	29.8	43.8	8.2	55.8	4.8	18.5	37.3
Grain and oilseed (n = 206)	60.7	35.4	34.0	8.2	72.3	7.3	11.6	32.5
Dairy (n = 37)	67.6	16.2	40.5		29.7	5.4	5.4	32.4
Fruits, veg. & nuts (n = 29)	37.9	24.1	37.9	10.3	65.5	13.8	6.9	31.0
Cotton & cotton gins (n = 29)	48.3	24.1	20.7	3.4	72.4	6.9	17.2	34.5
Livestock, poultry, & wool (n = 10)	60.0	20.0	40.0	10.0	20.0	20.0	20.0	30.0
Other marketing (n = 11)	63.6	54.5	54.5	9.1	54.5		18.2	27.3
Service (n = 22)	59.1	18.2	22.7	4.5	40.9	4.5	31.8	27.3
Total (n = 636)	64.3	30.2	38.5	7.6	59.8	6.3	15.4	34.4

n = number that provided information.

Actual wording of delivery methods on survey:

Internally with cooperative staff, Internally using a consultant, Internally through use of educational publications and materials, Internally through an online course, Externally through a cooperative council or organization putting on a workshop, externally through an online course, Joint educational meeting with another cooperative, Attendance of state or national conference where education is provided.

Table 11 – Education delivery methods, by size

Cooperative asset size	Co-op staff	Internally with*		Online course	Externally with		Joint meet	Attend conf
		Consul- tant	Pubs & materials		Co-op council	Online course		
					<i>percent</i>			
Farm supply (n = 292)	71.2	29.8	43.8	8.2	55.8	4.8	18.5	37.3
Less than \$1 million (n = 44)	47.7	6.8	36.4	2.3	15.9	4.5	18.2	20.4
\$1 million to \$2.49 million (n = 58)	51.7	12.1	40.0	6.9	37.9	3.4	8.6	24.1
\$2.5 million to \$4.99 million (n = 108)	53.7	24.1	30.5	2.8	49.1	3.7	13.0	27.8
\$5 million to \$9.99 million (n = 118)	69.5	32.2	34.7	2.5	61.9	2.5	17.8	35.6
\$10 million to \$19.99 million (n = 128)	73.4	38.3	38.3	10.2	67.2	7.0	16.4	32.0
\$20 million to \$49.99 million (n = 103)	62.1	34.9	37.9	9.7	79.6	5.8	16.5	42.7
\$50 million or more (n = 77)	77.9	42.9	57.1	18.2	74.0	18.2	15.6	50.6
Total (n = 636)	64.3	30.2	38.5	7.6	59.8	6.3	15.4	34.4

n = number that provided information.

*For actual wording of delivery methods on survey, see Table 10 footnote.

Table 12—Education delivery methods, by location

Cooperative type	Co-op staff	Internally with*			Externally with		Joint meet	Attend conf
		Consul- tant	Pubs & materials	Online course	Co-op council	Online course		
	<i>percent</i>							
Pacific (n=60)	58.3	23.3	40.0	8.3	58.3	8.3	16.7	35.0
California (n = 28)	35.7	25.0	32.1	7.1	67.9	10.7	17.9	25.0
Washington (n = 20)	90.0	25.0	45.0	15.0	50.0	10.0	20.0	30.0
Intermountain (n=38)	65.8	36.8	26.3		52.6	10.5	18.4	31.6
Montana (n = 12)	50.0		41.7		41.7	8.3	16.7	8.3
Great Plains (n = 209)	57.9	27.3	36.8	8.6	70.8	6.7	12.0	32.1
Kansas (n = 47)	61.7	29.8	38.3	14.9	85.1	12.8	14.9	29.8
Nebraska (n = 33)	60.6	39.4	45.5	6.1	78.8	6.1	6.1	27.3
North Dakota (n = 41)	65.9	34.1	53.7	17.1	65.9	4.9	14.6	41.5
Oklahoma (n = 16)	68.8	25.0	25.0		87.5			25.0
South Dakota (n = 27)	48.1	3.7	22.2	3.7	37.0	7.4	18.5	29.6
Texas (n = 46)	45.7	23.9	28.3	2.2	67.4	4.3	10.9	34.8
Southeast (n = 46)	69.6	26.1	47.8	8.7	39.1	6.5	26.1	39.1
Tennessee (n = 23)	78.3	21.7	47.8	8.7	52.2	4.3	39.1	34.8
North Central (n = 262)	69.5	35.9	39.7	7.3	58.8	4.6	16.0	36.6
Iowa (n = 46)	71.7	43.5	43.5	13.0	82.6	10.9	23.9	45.7
Michigan (n = 12)	66.7	25.0	41.7		58.3		8.3	16.7
Minnesota (n = 72)	70.8	33.3	38.9	5.6	45.8	4.2	6.9	36.1
Missouri (n = 13)	76.9	53.8	30.8	7.7	38.5		15.4	23.1
Ohio (n = 18)	55.6	50.0	38.9		61.1		11.1	22.2
Wisconsin (n = 45)	68.9	44.4	48.9	6.7	73.3	2.2	24.4	46.7
Northeast (n = 21)	66.7	4.8	38.1	9.5	23.8	9.5	9.5	23.8
Pennsylvania (n=13)	76.9	7.7	46.2	15.4	30.8	15.4	15.4	30.8
Total (n = 636)	64.3	30.2	38.5	7.6	59.8	6.3	15.4	34.4

n = number that provided information.

*For actual wording of delivery methods on survey, see Table 10 footnote.

Table 13—Cooperatives' perceived level of need of education for audiences (rated on scale of 1-5 with 1 needing education the least, 5 needing it the most)

<i>Audience</i>	<i>Average rating</i>
Members	3.3
Directors	2.9
Employees	3.0
Management	2.6
General public	3.4

N = 710

Table 14—Cooperatives' perceived level of need of education for audiences (rated on scale of 1-5 with 1 needing education the least, 5 needing it the most), by type

Cooperative type	Members	Directors	Employees	Mgmt	General Public
			<i>average</i>		
Farm supply (n = 328)	3.3	2.8	3.1	2.5	3.7
Grain and oilseed (n = 220)	3.4	2.9	3.1	2.5	3.4
Dairy (n = 42)	3.2	3.1	2.8	2.7	3.0
Fruits, veg. & nuts (n = 35)	3.0	3.4	2.9	3.0	2.6
Cotton & cotton gins (n = 33)	2.8	3.1	2.9	3.2	2.9
Livestock, poultry, & wool (n = 14)	3.3	3.1	2.4	2.6	3.0
Other marketing (n = 12)	2.7	4.1	2.7	3.4	1.5
Service (n = 26)	3.0	3.3	2.4	3.0	2.7
Total (n = 710)	3.3	2.9	3.0	2.6	3.4

n = number that answered corresponding question.

Table 15—Cooperatives' perceived level of need of education for audiences (rated on scale of 1-5 with 1 needing education the least, 5 needing it the most), by size

Cooperative asset size	Members	Directors	Employees	Mgmt	General Public
			<i>average</i>		
Less than \$1 million (n = 60)	3.0	3.0	2.7	2.6	3.2
\$1 million to \$2.49 million (n = 67)	3.4	2.9	3.0	2.6	3.3
\$2.5 million to \$4.99 million (n = 122)	3.1	2.8	3.0	2.7	3.3
\$5 million to \$9.99 million (n = 131)	3.3	3.0	3.1	2.5	3.4
\$10 million to \$19.99 million (n = 139)	3.3	2.9	3.0	2.7	3.4
\$20 million to \$49.99 million (n = 110)	3.2	3.1	3.0	2.6	3.5
\$50 million or more (n = 81)	3.4	2.7	3.1	2.5	3.6
Total (n = 710)	3.3	2.9	3.0	2.6	3.4

n = number that answered corresponding question.

Table 16—Cooperatives' perceived level of need of education for audiences (rated on scale of 1-5 with 1 needing education the least, 5 needing it the most), by location

Cooperative location	Members	Directors	Employees	Management	General Public
			<i>average</i>		
Pacific (n=65)	3.1	3.3	2.9	2.9	2.8
California (n = 31)	3.1	3.6	2.9	3.1	2.5
Washington (n = 21)	3.2	2.8	3.2	2.6	2.8
Intermountain (n=46)	3.1	2.8	2.9	2.7	3.4
Montana (n = 16)	3.1	2.6	2.5	2.4	3.7
Great Plains (n = 232)	3.3	2.9	3.1	2.6	3.5
Kansas (n = 52)	3.3	3.0	3.0	2.4	3.3
Nebraska (n = 33)	3.3	2.9	3.0	2.5	3.8
North Dakota (n = 51)	3.4	2.7	3.2	2.6	4.1
Oklahoma (n = 18)	3.1	2.3	3.3	2.7	3.5
South Dakota (n = 28)	3.3	3.0	3.1	2.6	3.6
Texas (n = 51)	3.1	3.0	3.1	3.0	3.0
Southeast (n = 51)	3.2	2.9	3.0	2.2	3.7
Tennessee (n = 23)	3.7	3.0	3.2	2.0	3.8
North Central (n = 289)	3.3	2.9	3.0	2.6	3.4
Iowa (n = 49)	3.6	2.9	3.2	2.4	3.8
Michigan (n = 18)	3.3	3.4	3.1	3.2	2.4
Minnesota (n = 79)	3.1	2.8	2.8	2.6	3.3
Missouri (n = 19)	3.2	2.9	2.7	2.7	3.2
Ohio (n = 18)	3.3	3.0	2.6	2.4	3.1
Wisconsin (n = 46)	3.4	3.1	3.2	2.6	3.7
Northeast (n = 27)	3.7	2.9	2.4	2.3	2.9
Pennsylvania (n=15)	4.3	3.5	2.1	2.3	2.7
Total (n = 710)	3.3	2.9	3.0	2.6	3.4

States included in each region: Pacific—CA, OR, WA, AK, and HI; Intermountain—AZ, NM, CO, UT, ID, WY, and MT; Great Plains—ND, SD, NE, KS, OK, and TX; Southeast—AR, LA, MS, AL, GA, FL, SC, NC, TN, KY, VA, and WV; North Central—MN, IA, MO, IL, WI, IN, OH, and MI; Northeast—MD, DC, DE, PA, NY, NJ, CT, RI, MA, VT, NH, and ME.

States included are those that had more than 15 responses.

n = number that provided information.

Table 17—Cooperatives' perception of whether there are enough education resources (materials, programs, workshops, etc.) available to them

	<i>Number</i>	<i>Percent</i>
Yes	568	75.6
No	126	16.8
Didn't answer	57	7.6

N = 751

Table 18—Cooperatives' perception of whether there are enough education resources available to them, by type

Cooperative type	Yes	No	Didn't answer
	<i>percent</i>		
Farm supply (n = 345)	76.8	16.5	6.7
Grain and oilseed (n = 225)	81.8	15.1	3.1
Dairy (n = 47)	55.3	27.7	17.0
Fruits, vegetables, & nuts (n = 39)	82.0	10.3	7.7
Cotton & cotton gins (n = 36)	75.0	11.1	13.9
Livestock, poultry, & wool (n = 16)	43.8	31.2	25.0
Other marketing (n = 17)	47.1	23.5	29.4
Service (n = 26)	73.1	19.2	7.7
Total (n = 751)	75.6	16.8	7.6

Table 19—Cooperatives' perception of whether there are enough education resources available to them, by size

Cooperative asset size	Yes	No	Didn't answer
	<i>percent</i>		
Less than \$1 million (n = 75)	52.0	22.7	25.3
\$1 million to \$2.49 million (n = 74)	73.0	16.2	10.8
\$2.5 million to \$4.99 million (n = 125)	77.6	16.0	6.4
\$5 million to \$9.99 million (n = 139)	79.9	13.7	6.5
\$10 million to \$19.99 million (n = 142)	80.3	16.2	3.5
\$20 million to \$49.99 million (n = 113)	83.2	11.5	5.3
\$50 million or more (n = 83)	71.1	26.5	2.4
Total (n = 751)	75.6	16.8	7.6

Table 20—Cooperatives' perception of whether there are enough education resources available to them, by location

Cooperative location	Yes	No	Didn't answer
	<i>percent</i>		
Pacific (n=68)	76.5	17.6	5.9
California (n = 33)	81.8	15.2	3.0
Washington (n = 21)	66.7	28.6	4.8
Intermountain (n=48)	64.6	25.0	10.4
Montana (n = 16)	62.5	31.3	6.3
Great Plains (n = 240)	80.4	13.8	5.8
Kansas (n = 53)	84.9	11.3	3.8
Nebraska (n = 34)	79.4	14.7	5.9
North Dakota (n = 53)	79.2	17.0	3.8
Oklahoma (n = 18)	66.7	27.8	5.6
South Dakota (n = 28)	82.8	13.8	3.4
Texas (n = 54)	79.6	9.3	11.1
Southeast (n = 58)	60.3	24.1	15.5
Tennessee (n = 24)	83.3	8.3	8.3
North Central (n = 303)	78.9	15.5	5.6
Iowa (n = 50)	82.0	14.0	4.0
Michigan (n = 18)	88.9	5.6	5.6
Minnesota (n = 84)	72.6	20.2	7.1
Missouri (n = 22)	59.1	31.8	9.1
Ohio (n = 19)	94.7		5.3
Wisconsin (n = 48)	81.3	14.6	4.2
Northeast (n = 34)	52.9	23.5	23.5
Pennsylvania (n=18)	44.4	33.3	22.2
Total (n = 751)	75.6	16.8	7.6

States included in each region: Pacific—CA, OR, WA, AK, and HI; Intermountain—AZ, NM, CO, UT, ID, WY, and MT; Great Plains—ND, SD, NE, KS, OK, and TX; Southeast—AR, LA, MS, AL, GA, FL, SC, NC, TN, KY, VA, and WV; North Central—MN, IA, MO, IL, WI, IN, OH, and MI; Northeast—MD, DC, DE, PA, NY, NJ, CT, RI, MA, VT, NH, and ME.

States included are those that had more than 15 responses to most questions.

n = number that provided information.

Table 21 – Attainment of educational materials and programs

<i>Resource</i>	<i>percent</i>
USDA Cooperative Programs	42.8
State or regional cooperative council	58.1
Cooperative center	14.6
Cooperative development center	4.9
University	15.2
Online through a variety of sources	25.1
Other cooperatives	37.9
Other sources*	12.4

*Other sources include National Society of Accountants for Cooperatives (NSAC), attorneys, auditors, consultants, National Farmers Union, Farm Bureau, trade associations, etc.
N = 670

Table 22 – Attainment of educational materials and programs, by type

Cooperative type	USDA	Co-op* council	Co-op center	Dev.** center	Univer- sity	Online***	Other co-ops	Other
	<i>percent</i>							
Farm supply (n = 300)	36.7	57.7	14.7	4.7	11.3	26.0	45.0	11.0
Grain and oilseed (n = 214)	43.0	66.8	16.4	6.5	18.2	22.4	35.0	8.9
Dairy (n = 40)	57.5	42.5	12.5	2.5	15.0	37.5	22.5	15.0
Fruits, veg. & nuts (n = 34)	52.9	38.2	5.9	5.9	11.8	41.2	32.3	26.5
Cotton & cotton gins (n = 33)	48.5	69.7	6.1		6.1	9.1	39.4	12.1
Livestock, poultry, & wool (n = 12)	83.3	41.7	16.7		50.0	33.3		33.3
Other marketing (n = 13)	46.1	38.5	30.8	7.7	7.7	15.4	38.5	38.5
Service (n = 24)	50.0	41.7	16.7	4.2	41.7	16.7	25.0	12.5
Total (n = 670)	42.8	58.1	14.6	4.9	15.2	25.1	37.9	12.4

n = number that provided information.

*State or regional cooperative council.

**Cooperative development center.

***On-line through a variety of sources.

Table 23—Attainment of educational materials and programs, by size

Cooperative asset size	USDA	Co-op council	Co-op center	Dev. center	University	Online	Other co-op	Other
	<i>percent</i>							
Less than \$1 million (n = 50)	48.0	30.0	6.0	2.0	30.0	30.0	18.0	22.0
\$1 million to \$2.49 million (n = 61)	45.9	44.3	4.9	3.3	8.2	27.9	34.3	11.5
\$2.5 million to \$4.99 million (n = 111)	48.6	43.2	5.4	4.5	15.3	18.9	36.9	13.5
\$5 million to \$9.99 million (n = 125)	36.0	59.2	9.6	2.4	12.0	24.0	36.8	8.0
\$10 million to \$19.99 million (n = 135)	36.3	63.7	23.7	6.7	12.6	20.7	46.7	11.8
\$20 million to \$49.99 million (n = 108)	47.2	74.1	21.3	8.3	18.5	25.9	33.3	16.7
\$50 million or more (n = 80)	45.0	73.7	23.7	5.0	16.2	36.2	47.5	7.5
Total (n = 670)	42.8	58.1	14.6	4.9	15.2	25.1	37.9	12.4

n = number that provided information.

Table 24—Attainment of educational materials and programs, by location

Cooperative location	USDA	Co-op council	Co-op center	Develop center	Univer-sity	Online	Other co-op	Other
	<i>percent</i>							
Pacific (n=64)	50.0	42.2	9.4	7.8	9.4	28.1	39.1	23.4
California (n = 32)	50.0	25.0	15.6	9.4	9.4	34.4	21.9	25.0
Washington (n = 19)	36.8	52.6			10.5	15.8	73.7	26.3
Intermountain (n=40)	45.0	57.5	7.5	5.0	12.5	32.5	37.5	15.0
Montana (n = 12)	25.0	33.3		8.3	16.7	50.0	58.3	25.0
Great Plains (n = 222)	37.4	67.6	16.7	5.4	12.2	21.2	29.3	10.8
Kansas (n = 52)	36.5	76.9	44.2	13.5	19.2	17.3	17.3	7.7
Nebraska (n = 32)	31.3	90.6	6.3	3.1	12.5	34.4	28.1	3.1
North Dakota (n = 45)	40.0	60.0	17.8	4.4	6.7	24.4	33.3	13.3
Oklahoma (n = 18)	16.7	77.8	11.1		33.3	11.1	33.3	16.7
South Dakota (n = 28)	39.3	35.7		7.1	14.3	21.4	32.1	17.9
Texas (n = 48)	47.9	62.5	4.2		2.1	16.7	37.5	12.5
Southeast (n = 46)	52.2	58.7			26.1	23.9	32.6	13.0
Tennessee (n = 23)	43.5	73.9			17.4	17.4	30.4	4.3
North Central (n = 274)	42.7	55.1	18.2	5.1	15.3	26.6	47.4	9.5
Iowa (n = 46)	54.3	82.6	15.2	10.9	15.2	21.7	45.7	8.7
Michigan (n = 16)	56.3	18.8	18.8		12.5	31.3	43.8	18.8
Minnesota (n = 73)	31.5	50.7	13.7	6.8	15.1	30.1	53.4	9.6
Missouri (n = 17)	35.3	35.3		5.9	17.6	41.2	41.2	11.8
Ohio (n = 18)	44.4	72.2		5.6	33.3	22.2	55.6	
Wisconsin (n = 45)	42.2	62.2	57.8	4.4	11.1	28.9	37.8	8.9
Northeast (n = 24)	54.2	45.8	8.3		41.7	25.0	16.7	25.0
Pennsylvania (n=15)	53.3	26.7	6.7		33.3	26.7	13.3	40.0
Total (n = 670)	42.8	58.1	14.6	4.9	15.2	25.1	37.9	12.4

States included in each region: Pacific—CA, OR, WA, AK, and HI; Intermountain—AZ, NM, CO, UT, ID, WY, and MT; Great Plains—ND, SD, NE, KS, OK, and TX; Southeast—AR, LA, MS, AL, GA, FL, SC, NC, TN, KY, VA, and WV; North Central—MN, IA, MO, IL, WI, IN, OH, and MI; Northeast—MD, DC, DE, PA, NY, NJ, CT, RI, MA, VT, NH, and ME.

States included are those that had more than 15 responses to most questions.

n = number that provided information.

Table 25—Rating of types of education topics directors most need (scale of 1 to 5 with 1 needed the least, 5 needed the most)

<i>Education topics</i>	<i>Average rating</i>
Cooperative basics (what they are, principles, roles, practices, etc.)	2.8
Cooperative finance	3.4
Cooperative governance	3.0
Cooperative leadership	3.1
Cooperative board meeting functions	2.9
Cooperative tax and legal issues	3.2

N = 691

Table 26—Rating of types of education topics directors most need (scale of 1 to 5 with 1 needed the least, 5 needed the most), by type

Cooperative type	Basics*	Finance	Govern.	Leadership	Meeting	Tax & legal
<i>average rating</i>						
Farm supply (n = 317)	2.7	3.4	3.1	3.2	2.8	3.2
Grain and oilseed (n = 216)	2.7	3.3	3.0	3.1	3.1	3.3
Dairy (n = 40)	2.9	3.3	2.9	2.9	3.0	2.9
Fruits, veg. & nuts (n = 35)	3.3	3.1	3.0	2.7	2.8	3.0
Cotton & cotton gins (n = 32)	2.8	2.8	2.4	3.1	3.1	3.1
Livestock, poultry, & wool (n = 14)	3.4	3.2	2.7	2.9	2.6	3.3
Other marketing (n = 12)	2.9	3.6	2.8	3.4	2.9	3.5
Service (n = 25)	2.9	3.2	3.2	3.1	3.2	2.9
Total (n = 691)	2.8	3.4	3.0	3.1	2.9	3.2

n = number that provided information.

*See Table 25 for longer definition of column titles.

Table 27—Rating of types of education topics directors most need (scale of 1 to 5 with 1 needed the least, 5 needed the most), by size

Cooperative asset size	Basics*	Finance	Govern.	Leadership	Meeting	Tax & legal
<i>average rating</i>						
Less than \$1 million (n = 58)	3.1	3.1	2.3	2.6	2.8	2.8
\$1 million to \$2.49 million (n = 63)	3.1	3.2	2.7	3.1	2.9	3.3
\$2.5 million to \$4.99 million (n = 117)	2.8	3.0	3.0	3.1	2.6	3.0
\$5 million to \$9.99 million (n = 127)	2.8	3.5	2.9	3.2	3.1	3.1
\$10 million to \$19.99 million (n = 140)	2.8	3.5	3.2	3.3	3.0	3.2
\$20 million to \$49.99 million (n = 107)	2.6	3.5	3.2	3.1	2.9	3.3
\$50 million or more (n = 79)	2.4	3.4	3.4	3.4	3.0	3.5
Total (n = 691)	2.8	3.4	3.0	3.1	2.9	3.2

n = number that provided information.

*See Table 25 for longer definition of column titles.

Table 28—Rating of types of education topics directors most need (scale of 1 to 5 with 1 needed the least, 5 needed the most), by location

Cooperative location	Basics*	Finance	Govern.	Leadership	Meeting	Tax & legal
	<i>average rating</i>					
Pacific (n=63)	3.2	3.0	2.9	3.1	3.3	2.9
California (n = 30)	3.2	3.0	3.2	3.1	3.2	2.8
Washington (n = 20)	3.3	3.0	2.9	3.3	3.2	2.8
Intermountain (n = 46)	2.6	3.7	3.1	3.0	3.2	3.1
Montana (n = 16)	2.4	3.5	3.0	2.8	2.1	3.9
Great Plains (n = 229)	2.7	3.3	3.0	3.2	2.9	3.3
Kansas (n = 50)	2.2	3.0	3.0	3.3	2.8	3.4
Nebraska (n = 33)	2.9	3.5	2.9	3.5	3.1	3.5
North Dakota (n = 50)	3.0	3.3	3.2	3.0	2.8	3.3
Oklahoma (n = 18)	2.2	3.1	2.6	3.2	2.9	2.8
South Dakota (n = 29)	2.5	3.6	3.3	3.1	2.9	3.4
Texas (n = 50)	2.9	3.2	2.7	3.0	3.0	3.2
Southeast (n = 48)	3.1	3.4	2.9	3.3	2.8	3.1
Tennessee (n = 23)	3.2	3.3	2.9	3.8	3.0	3.1
North Central (n = 280)	2.7	3.4	3.1	3.1	2.9	3.2
Iowa (n = 47)	2.9	3.7	3.5	3.3	3.1	3.6
Michigan (n = 18)	2.6	3.2	2.7	2.9	2.9	2.9
Minnesota (n = 77)	2.7	3.4	3.1	3.1	2.6	3.1
Missouri (n = 19)	3.2	3.0	2.8	2.7	2.2	2.9
Ohio (n = 18)	3.1	2.9	3.0	2.6	2.7	2.8
Wisconsin (n = 44)	2.6	3.7	3.3	3.7	3.3	3.3
Northeast (n = 25)	3.1	3.4	2.6	3.1	2.6	2.5
Pennsylvania (n = 14)	3.4	3.1	2.7	2.9	2.4	2.6
Total (n = 691)	2.8	3.4	3.0	3.1	2.9	3.2

States included in each region: Pacific—CA, OR, WA, AK, and HI; Intermountain—AZ, NM, CO, UT, ID, WY, and MT; Great Plains—ND, SD, NE, KS, OK, and TX; Southeast—AR, LA, MS, AL, GA, FL, SC, NC, TN, KY, VA, and WV; North Central—MN, IA, MO, IL, WI, IN, OH, and MI; Northeast—MD, DC, DE, PA, NY, NJ, CT, RI, MA, VT, NH, and ME.

States included are those that had more than 15 responses to most questions.

n = number that provided information.

*See Table 25 for longer definition of column titles.

Table 29—Selected findings for respondents that source cooperative councils, USDA, and other cooperatives for their educational resources

	Co-op councils (n=389)	USDA (n=287)	Other co-ops (n=254)
Percent (#) that also use Cooperative Councils	---	61.3 (176)	54.3 (138)
Percent (#) that also use USDA resources	45.4 (176)	---	42.1 (107)
Percent (#) that also use other cooperatives	35.5 (138)	37.3 (107)	---
Percent that educate members	34.8	39.3	41.2
Percent that educate directors	90.9	83.5	88.2
Percent that educate employees	71.7	70.8	75.6
Percent that educate management	76.2	71.2	73.5
Percent that educate general public	14.7	16.9	16.8
Rating of member need of education*	3.3	3.2	3.3
Rating of director need of education	2.9	2.8	2.8
Rating of employees need of education	3.1	3.0	3.1
Rating of management need of education	2.6	2.7	2.5
Rating of general public need of education	3.4	3.3	3.5
Percent that think there are enough resources	87.4	86.8	81.9
Percent that think there are not enough resources	10.8	10.8	15.7
Percent that did not know if there are enough resources	1.8	2.4	2.4
Rating of director need of basics education	2.8	2.9	2.8
Rating of director need of finance education	3.4	3.3	3.4
Rating of director need of governance education	3.1	3.1	3.1
Rating of director need of leadership education	3.2	3.2	3.1
Rating of director need of board meeting functions education	2.9	3.0	2.9
Rating of director need of tax and legal education	3.2	3.3	3.2
Total sales (\$ millions)	87.7	77.4	75.2
Net income (\$ millions)	2.3	2.0	1.9
Total equity (\$ millions)	13.1	11.5	11.8
Total assets (\$ millions)	30.9	28.0	28.9
Full-time employees	81	75	75
Part-time employees	51	44	45

*All ratings based on a scale of 1 to 5, with 1 being least needed and 5 being most needed.

Table 30—Selected financial and other data for cooperatives, 2009

	Educators n=636	Non-educators n=115	All respondents N=751
		<i>averages</i>	
Total sales	\$86,673,416	\$31,467,630	\$78,633,738
Total expenses	9,468,183	3,291,616	8,535,092
Net income	2,229,832	962,485	2,044,618
Current assets	20,261,534	8,032,475	18,409,143
Long-term assets	7,724,666	2,968,894	7,033,994
Total assets	32,425,833	12,409,255	29,393,831
Current liabilities	15,216,569	6,119,193	13,865,596
Total liabilities	20,552,397	7,400,088	18,601,919
Member equity	8,019,718	4,207,550	7,439,158
Total equity	12,119,860	5,271,117	11,081,057
Working capital	5,253,876	2,129,890	4,779,399
Return on assets	9.1%	6.4%	8.7%
Return on equity	17.3%	14.4%	16.9%
Current ratio	2.1	2.6	2.4
Debt to assets	46.0%	40.3%	45.2%
Sales to assets	3.0	2.9	3.0
Full-time employees	76	29	69
Part-time employees	41	10	36
Voting members	950	564	891

Appendix Notes

1. Survey—Education Initiative Questions

Farmer cooperatives were asked to answer six questions about how they practice cooperative education. These questions provided information on the types and extent of education that they are providing or promoting for their directors, members, managers, and employees.

- Does your cooperative provide training or educational materials concerning cooperative practices or issues to (check all that apply) members, directors, employees, management, or the general public?
- If yes, how is that education delivered (internally with cooperative staff, internally using a consultant, internally through use of educational publications and materials, internally through an online course, externally through a cooperative council or organization putting on a workshop, externally through an online course, joint educational meeting with another cooperative, attendance of state or national conference where education is provided, other)?
- Rate the audiences of members, directors, employees, management, or the general public according to their need of cooperative education (1 needing education the least, 5 needing the most).
- Are there enough resources (materials, programs, workshops, etc.) for cooperative education (yes, no)?
- Where does your cooperative get its educational materials or programs (USDA, state or regional cooperative council, cooperative center, cooperative development center, university, online through a variety of sources, other cooperatives, other)?
- For cooperative directors, rate educational topics (cooperative basics, finance, governance, leadership, board meeting functions, tax and legal issues) as to their relative need (1 for topic that is least needed, 5 for most needed).

2. Survey Respondents versus Total Population of Farmer Cooperatives

This sample (respondents $n = 751$) appears to be representative of the total population of farmer cooperatives ($n = 2,389$) in the United States so it is very likely that the findings reflect the greater population to a significant degree. Evidence for this is shown in Appendix Table 1 which presents the number of respondent cooperatives by type, compared to the

number of all farmer cooperatives by type. The percentages of cooperative types between the sample size and the total number of cooperatives are fairly similar.

Similar to the overall population, farm supply cooperatives make up most of the respondents' sample at 345 (total population is 970), and grain and oilseed cooperatives are second at 225 respondents (total population is 566).

3. Cooperative type or function

Type and function classifications are made according to the cooperative's major business activity. Marketing cooperatives derive most of their dollar volume from the sale of members' farm products. These were grouped into grain and oilseed; dairy; fruits, vegetables, and nuts; cotton and cotton gins; livestock, poultry, and wool; and other marketing (e.g., sugar, dry bean, rice, etc), depending upon which accounts for most of the cooperative's business volume. Farm supply cooperatives derive most of their business volume from the sale of farm production supplies. These cooperatives handle a wide variety of supplies, farmstead equipment, and building materials. Many also handle farm and home items such as heating oil, lawn and garden supplies and equipment, and food. Service cooperatives provide specialized business operations of farmers, ranchers, or cooperatives such as trucking, storing, drying, artificial insemination, livestock shipping, etc. Many cooperatives handle multiple commodities and provide both marketing and farm supply services, as well as facilities and equipment used to perform these services. These associations were classified according to the predominant commodity or function, as indicated by their business volume.

Appendix Table 1 – Respondent population and total population of farmer cooperatives

	<u>Respondent Population</u>		<u>All Farmer Cooperatives</u>		Percent of Respondent to All
	Number	Percent	Number	Percent	
Farm supply	345	45.9	970	40.6	35.6
Grain and oilseed	225	30.0	566	23.7	39.8
Dairy	47	6.3	154	6.4	30.5
Fruits, vegetables, and nuts	39	5.2	187	7.8	20.9
Cotton and cotton gins	36	4.8	180	7.5	20.0
Livestock, poultry, and wool	16	2.1	126	5.3	12.7
Other marketing	17	2.3	124	5.2	13.7
Service	26	3.5	82	3.4	31.7
Total	751	100.0	2,389	100.0	31.4

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U.S. Department of Agriculture

Rural Business–Cooperative Service

Stop 3250

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Rural Business–Cooperative Service (RBS) provides research, management, and educational assistance to cooperatives to strengthen the economic position of farmers and other rural residents. It works directly with cooperative leaders and Federal and State agencies to improve organization, leadership, and operation of cooperatives and to give guidance to further development.

The cooperative segment of RBS (1) helps farmers and other rural residents develop cooperatives to obtain supplies and services at lower cost and to get better prices for products they sell; (2) advises rural residents on developing existing resources through cooperative action to enhance rural living; (3) helps cooperatives improve services and operating efficiency; (4) informs members, directors, employees, and the public on how cooperatives work and benefit their members and their communities; and (5) encourages international cooperative programs. RBS also publishes research and educational materials and issues *Rural Cooperatives* magazine.

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