

Samiraw Kama 2010: Analysis of Cooperative Development Guideline for Being Efficient Cooperative: A Case Study of Ibnu-Affan Savings Co-operative Ltd. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor: Mrs. Sayomporn Yothasmutr, Ph.D. 199 pages.

The objectives of this research were to study the general condition and the operation of Ibnu-Affan Savings Cooperative including to analyze the accordance of the Cooperative operations with the Cooperative Principles in order to search for the development guidelines for being an efficient cooperative. This qualitative research got content analysis and descriptive analysis on the data getting from key-informant interview and concerning documents.

It was found that the cooperative raised precedence to their member-owners who gave their economic participation by shares holding. Some of the members were joined in the cooperative investment. There were 3 services and welfares in the cooperative which were 1) Deposit business including, deposit for investment and deposit for Haj Fund. 2) Purchasing and Selling business including plus profit trading, installment plan trading and selling on member's product, male costumes 3) Service business on Haj package service and investments business. Beside, there were also a lot of welfares such as deposit for savings, emergency loan without interest, Member Welfare Fund, Zakat Fund, Assistance Fund, Family Fund. In addition, the cooperative always provided training for their members as well as information continuously, especially on it's services. The most of Ibnu-Affan Savings Cooperative operations were according to the Cooperative Principles except the democratic member control in which their member representative were selected by their group leader. Moreover, the cooperative gave more precedent to the group-members than ungroup members.

However, the guideline to improve this organization to be an efficient cooperative should be focusing on more strictly practice along Cooperative Principles.

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Thesis Advisor's signature