Top Co-op Issues 2020

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April 2021

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EXECUTIVE SUMMARY

For the third year running, a Canadian Centre for the Study of Co-operative survey has found that co-operative leaders identify the need to *improve awareness* of the co-operative model as the most pressing issue facing the sector.

This year, the issue was driven home as some of the Top Co-op Issues Survey’s 56 respondents pointed to the delayed roll-out of federal COVID-19 relief programs to the credit union sector as evidence of what happens when policymakers have only a dim *awareness* of the sector.

For many respondents, the *awareness* problem begins with the education system and curricula that largely ignore co-operatives. Respondents said the problem is particularly acute in business schools, where many future co-operative leaders get their first taste of business education. To address these challenges, survey respondents stressed the importance of promoting the co-operative model to youth. They also said the sector could do more to advance the understanding that co-operatives are purpose-driven businesses that invest in local communities, help address income inequality, and are working on addressing climate change.

After *awareness*, co-operative leaders said that *governance* challenges continue to be the second most pressing issue facing the sector. This is consistent with the findings from the 2019 survey. In support of this concern, a number of respondents pointed to the governance issues behind MEC, formerly known as Mountain Equipment Co-op, being sold to an American private equity firm as it struggled to manage a large debt load from over-expansion in the wake of the pandemic’s impact on retailing.

Co-op leaders interpreted MEC as a cautionary tale, one that underlines the importance of building a board culture that views the co-operative model as a strength and not as a weakness. At the same time, respondents expressed concern, as they had in the past, about the ability of co-operatives to find directors with the appropriate level of understanding and skills to meet the needs of larger co-operative organizations. To address these challenges, respondents emphasized the importance of co-op-specific board *governance* training and education. Some respondents added another twist to the issue of board representation, stressing the need for co-operative boards to have better diverse gender, racial, and other forms of representation.

In a departure from previous years, respondents ranked *access to capital and financing* as the third most important issue facing the sector. Respondents said they are feeling an increasing need to make long-term investments in technology, machinery, and research and development, with some noting that the COVID-19 crisis has accelerated the importance of these investments. Many suggested that established co-operatives could play more of a role in supporting and developing smaller co-ops in start-up phases and businesses converting into co-ops.

While the findings from the 2020 survey are largely consistent with those of years past, they do seem to have been marked by the MEC sale, the COVID-19 crisis, and a growing concern with the need for more diverse board representation. It remains to be seen whether these concerns will continue to carry the same weight in 2021 as the world attempts to “build back better.”

SOMMAIRE

Pour la troisième année consécutive, un sondage mené par le Centre Canadien d’Étude des Coopératives a révélé que les chefs de file des coopératives reconnaissent la nécessité de *mieux faire connaître* le modèle coopératif comme étant l’enjeu le plus pressant du secteur.

Cette année, le problème a été mis en évidence par les 56 participants à l’enquête portant sur les principaux problèmes des coopératives. Les participants ont souligné le retard dans la mise en œuvre des programmes fédéraux d’aide COVID-19 au secteur des coopératives de crédit comme preuve de la faible *connaissance* du secteur de la part des décideurs.

Pour de nombreux participants, le problème de *sensibilisation* commence par le système éducatif et les programmes d’études qui ignorent largement les coopératives. Les participants ont indiqué que le problème est particulièrement aigu dans les écoles de commerce, où de nombreux futurs dirigeants de coopératives reçoivent leur premier aperçu de l’enseignement commercial. Pour relever ces défis, les participants ont articulé l’importance de promouvoir le modèle coopératif auprès des jeunes.

Ils ont également déclaré que le secteur pourrait mieux promouvoir les coopératives comme des entreprises motivées qui investissent dans les communautés locales, qui aident à réduire les inégalités de revenus et qui s’efforcent de lutter contre le changement climatique.
Les dirigeants des coopératives ont exprimé que les défis de gouvernance continuent d’être le deuxième problème le plus urgent auquel le secteur est confronté après la sensibilisation. Cela concorde avec les résultats de l’enquête de l’année 2019. Certains participants ont souillé les problèmes de gouvernance derrière la vente de MEC, anciennement connue sous le nom de Mountain Equipment Co-op, à une société américaine de capital-investissement alors qu’elle luttait pour gérer un endettement lourd dû à la sur-expansion liée à l’impact de la pandémie sur le commerce de détail.

Les dirigeants des coopératives ont interprété MEC comme une mise en garde, qui démontre l’importance de bâtir une culture qui considère le modèle coopératif comme une force et non comme une faiblesse. Parallèlement, les participants se sont dits préoccupés, comme ils l’avaient été dans le passé, de la capacité des coopératives de trouver des administrateurs possédant le niveau de compréhension et de compétences approprié pour répondre aux besoins des grandes organisations coopératives. Pour relever ces défis, les participants ont souligné l’importance de la formation et de l’éducation sur la gouvernance au sein des conseils d’administration (CA) des coopératives. Certains participants ont aussi signalé la nécessité d’avoir une représentation plus diversifiée au sein du CA en termes de genre, de race et d’autres formes de représentation.

Contrairement aux années précédentes, les participants ont classé l’accès au capital et au financement comme le troisième problème le plus important auquel le secteur est confronté. Les participants ont cité qu’ils ressentaient un besoin croissant d’investissements à long terme dans la technologie, les machines et la recherche et le développement. Certains ont noté que la crise du COVID-19 a accéléré l’importance de ces investissements. Plusieurs participants ont suggéré que les coopératives établies pourraient jouer un rôle plus important dans le soutien et le développement des petites coopératives dans les phases de démarrage et des entreprises qui se transforment en coopératives.

Bien que les résultats de l’enquête de 2020 soient largement cohérents avec ceux des années précédentes, la vente de MEC, la crise du COVID-19 et la préoccupation croissante quant à la nécessité d’une représentation plus diversifiée au CA constituent de nouveaux défis. Il reste à savoir si ces préoccupations continueront d’avoir le même poids en 2021 alors que le monde tente de « mieux se reconstruire ».
1.0 INTRODUCTION

2020 marks the fifth annual Top Co-op Issues Survey, which asks Canadian co-operative leaders — including Chief Executive Officers/Executive Directors, managers, board members, and researchers — what they view as the most pressing concerns facing co-operatives today.

As in years past, the survey was administered as a bilingual survey and respondents were able to participate in English or French. Data were collected between December 3, 2020 and December 31, 2020. In total, 56 leaders from the co-operative sector completed the survey, which is an increase in participation from recent years (33 responses in 2019 and 30 in 2018). As Fig. 1 illustrates, the largest number of survey respondents was from Ontario, followed by Saskatchewan, then British Columbia.

Figure 1: Geographic Location of Respondents

This year’s survey also marked a departure in design from past years. Prior surveys were open-ended and administered via email, but this year the survey incorporated a pre-populated list of top co-op issues derived from past survey findings. Respondents were asked to select the top three most important challenges uniquely facing co-operatives in Canada in ascending order, followed by an open-ended invitation to elaborate on each of the selected challenges. The survey can be found in Appendix A.

Data were inversely weighted to reflect the ranking hierarchy, then tallied to produce an overall score. For example, the top issue identified by each respondent was assigned the largest value, the second issue was assigned the second largest value, and the third issue was assigned the lowest value. The values were then compiled and summed for each issue to create an overall score for each issue, then ordered to produce an overall ranking.

2.0 FINDINGS

In 2020, the top five most important challenges uniquely facing co-operatives in Canada, as identified by co-op leaders, are as follows:

1. Improving awareness about the relevance of the co-operative model among the general public, members, youth, government, and other stakeholders

Co-op leaders identified the continuing lack of awareness and knowledge of the co-operative model as the sector’s number one challenge. In particular, the lack of awareness and knowledge is most keenly observed among:

- **Youth** - According to co-op leaders, the majority of co-op members tend to be older, and persuading younger individuals to join a co-op is an ongoing challenge. Co-op leaders also observe that due to the low level of awareness of co-ops among youth, co-ops are not commonly considered as a business model option by young entrepreneurs. Co-op leaders view this as particularly disappointing as co-operative values and principles should resonate with many of the ideals and values of youth today.

- **Government** - Respondents state that Canadian government officials continue to lack knowledge of the co-operative model. Some attributed this knowledge gap to the gradual disappearance of dedicated units (sometimes referred to as secretariats) within federal and provincial bureaucracies devoted to promoting the co-operative model across departments, ministries, and policy silos.

- **General Public** - According to respondents, general public awareness of co-ops remains low. A few respondents believe the concept of cooperation is too abstract and complex for the public to understand, and getting people’s attention in an increasingly busy world is challenging when organizations don’t have a simple message. On the other hand, co-op leaders have found that once people understand what co-ops are, they tend to really like the model and its values.
To build awareness of the co-op model, co-op leaders suggested a renewed focus on co-ops as purpose-driven businesses that take a more long-term view of their activities than competitors. To illustrate, respondents pointed to the work co-operatives are already doing to invest in their local communities, address income inequality, or mitigate climate change.

Co-op leaders further identified the need to increase formal education about co-ops in educational institutions. Some leaders advocated having content on co-ops included in postsecondary business schools. One co-op leader wrote, “The co-operative model is currently underutilized. It’s not taught in business schools, so isn’t top of mind when social entrepreneurs are considering how to structure businesses.” Others noted that content on co-ops could be added to secondary school curriculum and integrated into postsecondary courses. Finally, co-op leaders suggested that co-ops build more awareness of their model through improved member engagement.

2. Co-operative Governance

The importance of co-operative governance gained widespread attention in 2020, as MEC, formerly known as Mountain Equipment Co-op, was sold to an American private equity firm. The demise of MEC and the cautionary tale it left behind was a prominent theme for co-op leaders in this year’s survey. Specifically, many co-op leaders referenced the MEC sale to underscore the need for co-ops to be governed by individuals that understand and uphold co-operative principles. In particular, the directors of co-operatives should be willing to represent, promote, defend, and embrace the co-op model’s unique attributes, rather than shy away from them and erode the co-operative model with corporate mindsets and practices. Many noted the alarming trend to “professionalize” co-operative boards and managers by selecting individuals with traditional business backgrounds. As the MEC case demonstrated, this can erode the connection between a board and its membership.

While avoiding another loss the scale of MEC was clearly identified as an issue of concern, respondents pointed to some other underlying tensions in co-operative governance. These included a perceived lack of “capacity” (i.e. time, energy, skills, and knowledge) at the board level, with one respondent saying that, governance in co-operatives is too often “a revolving door of folks with limited capacity.” Meanwhile, some co-op leaders pointed to their difficulties in finding directors who can meet the professionalized needs of the board, possess an understanding of the co-operative model, and have some ability to represent the membership of the co-op. Co-ops are complex, and directors must be able to understand and navigate financial challenges, markets, regulations, laws, members, and the external environment. For this reason, some co-op leaders believe that directors must, first and foremost, be qualified and skilled. Meanwhile, a couple of leaders wonder whether co-operatives are able to scale up their model while remaining truly democratic.

For many co-op leaders, a path to addressing this issue is co-op-specific board training and education. Some noted that while there are some existing efforts to provide co-op board education (e.g., Co-operatives First and the Canadian Centre for the Study of Co-operatives offer a free online governance course and the Canadian Credit Union Association (CCUA) offers governance classes for credit union board members), there is room for more.

Many co-op leaders also stated that co-op boards need to address the challenge of developing, respecting, and celebrating equity, diversity, and inclusion strategies within their co-ops. They noted that systemic racism and sexism remain challenges at the board level.

3. Access to capital / financing (for growth, technological spending, and other)

Many co-op leaders noted that capital and financing are limited and difficult to access for co-operatives. Banks do not always understand the co-operative business model; members of co-ops don’t see themselves as a source of capital; and while some government loans are available, there are few grants to support co-operative development. The survey findings suggest that this issue is especially important for startup and early-stage co-operatives.

According to co-op leaders, the lack of sources for capital and financing options hinders the ability of co-operatives to invest in their businesses and grow. In an increasingly competitive marketplace, the ability to generate the net income needed to build retained earnings for investment is also becoming more challenging. Given stiff competition, co-ops have limited means to build retained earnings by charging members more for goods and services. Finally, COVID-19 has generated increased expenses as organizations invest to ensure the
health and safety of members and customers while moving more of their operations into the online environment. Generally, the lack of access to capital and financing means that co-ops are less likely to invest in technological development, machinery, research and development, and longer-term planning and priorities.

To address these challenges, several co-op leaders suggested that credit unions could play a larger role in providing financing to startup and early-stage co-ops by taking on more risk or offering below-market rates. Some respondents also suggested that governments could do more to support co-operative development, pointing to the province of Quebec’s strong support for its vigorous co-operative sector as an example for other provinces to follow.

4a. Developing strong co-operative leaders

Tied for fourth place, respondents identified the need for leadership development in the sector. Respondents said that a strong co-op leader is one who understands, demonstrates, promotes, and practices co-operative values. In practice, many executive-level leaders are being brought in from investor-owned firms (IOFs) with very little understanding of the co-operative model; other leaders have pursued MBA programs that offer little in the way of co-op-specific training. As a result, leaders can end up altering the practices and cultures of existing co-ops to imitate IOFs. Many respondents cited the recent sale of MEC as a prime example of this issue with the end-result being the dissolution of the co-op.

Many respondents to the survey stressed the need to recruit leaders who have co-operative roots. As one stated, “understanding what is unique about co-operatives, and in particular, what is required to lead a co-operative is necessary for strong and vibrant co-operatives to continue to exist. It is critical that leaders who understand what is unique about co-operatives are at the forefront of these institutions.” Similar sentiments were echoed across the survey responses. Nevertheless, co-op leaders acknowledge that a strong co-op leader requires a unique balance of business savvy and co-operative experience, and individuals with this balance are not easy to find.

Many leaders noted it is difficult to recruit and retain leaders in the co-operative sector given the small pool of leaders with all the requisite skills. This is why many co-ops are forced to look outside the co-operative sector for leadership. However, leaders hired from outside are often not provided with the training needed to develop a good understanding of the co-operative model. As with governance, the solution, say some respondents, is to make sure this kind of training happens. Finally, some respondents noted that the sector could try harder to cultivate more diverse leadership in the co-operative sector.

4b. Co-op development

Also tied for fourth, co-op leaders identified the need for technical support and guidance around co-operative development. They noted there is a lack of resources available to build capacity within the co-operative sector, especially for assisting the start-up and expansion phases for newer co-ops. Co-op leaders pointed to the renewed interest in co-op conversions among Small and Medium-sized Enterprises (SMEs), and noted that additional resources and supports available to facilitate co-op conversions would be timely. Respondents also suggested that established co-operatives could play a larger role in stimulating and facilitating that development. Additionally, they indicated that dedicated resources for co-op development vary from province to province and there is a lack of interprovincial cooperation.

While the remaining issues did not garner as much attention as the top four, we provide a brief summary to highlight some of the other concerns identified by respondents. These include:

- **Growth and competitiveness** - Co-op leaders said that co-ops need scale to compete in a fiercely competitive global market that includes giants like Amazon and Walmart. This means that co-ops need to seek out innovative approaches to remaining competitive. While some respondents said meeting this competitive threat required a focus on efficiency, others asked whether the co-operative identity creates a meaningful competitive edge and, if not, what co-operatives could do to have a meaningful impact in the market.

- **Member engagement and diversity** - A number of respondents stressed the importance of meaningful member engagement and education, as well as outreach to attract new members from diverse communities.

- **Cross-border co-operative memberships** - Some co-op leaders suggested pursuing cross-border memberships between co-operatives and incubating true transnational co-ops and credit unions.
- **Ensuring that management practices are adapted to co-operatives** - Co-op leaders indicated that the issue of “isomorphism” continues to be common within the co-op sector, with management practices mirroring those of investor-owned firms, rather than being deeply rooted in the co-operative model. Again, the case of MEC epitomized this issue.

- **Policy changes that do not account for co-operatives** - During the initial rollout of the government’s COVID-19 emergency support measures, credit unions did not receive access to the Canada Emergency Business Account until weeks after the large banks. For co-op leaders, this is another example of the policy environment in Canada not considering co-operatives.

- **Nurturing cooperation among co-operatives** - Some co-op leaders stated that there remains an unmet potential for co-ops to better coordinate and collaborate together. This could take the form of cross purchasing between co-ops; sharing best practices on governance and member engagement; and finding ways to support new co-op creation. Here, some co-op leaders mentioned that larger co-operatives could play a bigger role in nurturing new co-op start-ups via preferred purchasing or future contracts.

- **Research on co-operatives** - Additional research on topics that could provide guidance to co-operatives and policy makers, such as the impact of securities and tax laws on co-ops or best practices in member engagement, would be welcomed.

### 3.0 CONCLUSION

While this year’s survey took place amid a global pandemic and in the wake of the MEC sale, its findings were quite consistent with the CCSC’s previous four surveys. There continues to be a general preoccupation with the lack of awareness of the co-operative model among youth, government, and the general public. Most respondents believe that the co-operative sector needs to increase its outreach and education about the co-operative model and better explain the differences between the co-op model and investor-owned firms.

Respondents also have consistently rated governance as a top co-op issue, one that seems to be growing in importance; the MEC sale appears to have only heightened awareness of the importance of good governance. This year’s survey stands out relative to years past in the emphasis respondents’ gave to the need for access to capital and financing for longer-term planning and priorities, the importance of underlying how co-operative governance should be viewed as a strength and not a problem, and board and management diversity. It will be interesting to see if these concerns persist or whether they are simply a reflection of the demise of MEC as a co-operative.
APPENDIX A: 2020 TOP CO-OP ISSUES SURVEY

For the last four years, the Canadian Centre for the Study of Co-operatives (a research centre sponsored by Canadian co-operatives and the University of Saskatchewan) has asked members of the co-operative sector across Canada “What are the top issues facing co-operatives in Canada today?”. Results from last year’s survey can be found here: https://words.usask.ca/thinkingaboutcoops/2019/02/22/top-co-op-issues-2019/

It is now time to understand how the challenges facing the co-operative sector in 2020 may be changing. Rest assured, your responses will be kept anonymous. Our report, anticipated this winter, will be informed by analysis of the aggregated survey response. Finally, please note that the University of Saskatchewan Behavioural Research Ethics Board (Beh-REB) has examined and approved this study (BEH#: 2269).

Many thanks for your prompt attention to this survey!

Sincerely,

Marc-André Pigeon, Director and Strategic Research Fellow
Canadian Centre for the Study of Co-operatives
University of Saskatchewan
http://usaskstudies.coop

1. How many people does your organization employ? If you don’t work for a co-operative, simply put “not applicable” in the textbox below.

2. Where is your organization headquartered? If you are self-employed, where are you based out of?
   • Alberta
   • British Columbia
   • Manitoba
   • New Brunswick
   • Newfoundland and Labrador
   • Northwest Territories
   • Nova Scotia
   • Nunavut
   • Ontario
   • Prince Edward Island
   • Quebec
   • Saskatchewan
   • Yukon
   • Outside of Canada

3. What, in your view, is the most important challenge uniquely facing co-operatives in Canada today? Please make your selection from the following list:
   • Improving awareness about the relevance of co-operative model with the general public, members, youth, government, and other stakeholders
   • Co-operative governance
   • Co-operative development
   • Policy changes that do not account for co-operatives
   • Developing strong co-operative leaders
   • Ensuring that management practices are adapted to co-operatives
   • Nurturing cooperation among co-operatives
   • Access to capital / financing (for growth, technological spending and other)
   • Research on co-operatives
   • Other (please specify)
     • Please enter a comment

4. What, in your view, is the second most important challenge uniquely facing co-operatives in Canada today? Please make your selection from the following list:
   • Improving awareness about the relevance of co-operative model with the general public, members,
youth, government, and other stakeholders
• Co-operative governance
• Co-operative development
• Policy changes that do not account for co-operatives
• Developing strong co-operative leaders
• Ensuring that management practices are adapted to co-operatives
• Nurturing cooperation among co-operatives
• Access to capital / financing (for growth, technological spending and other)
• Research on co-operatives
• Other (please specify)
  • Please enter a comment

5. What, in your view, is the third most important challenge uniquely facing co-operatives in Canada today? Please make your selection from the following list:
  • Improving awareness about the relevance of co-operative model with the general public, members, youth, government, and other stakeholders
  • Co-operative governance
  • Co-operative development
  • Policy changes that do not account for co-operatives
  • Developing strong co-operative leaders
  • Ensuring that management practices are adapted to co-operatives
  • Nurturing cooperation among co-operatives
  • Access to capital / financing (for growth, technological spending and other)
  • Research on co-operatives
  • Other (please specify)
  • Please enter a comment

6. You selected Improving awareness about the relevance of co-operative model with the general public, members, youth, government, and other stakeholders as a top challenge, what is the nature of this challenge?

7. You selected co-operative governance as a top challenge, what is the nature of this challenge?

8. You selected co-operative development as a top challenge, what is the nature of this challenge?

9. You selected policy changes that do not account for co-operatives as a top challenge, what is the nature of this challenge?

10. You selected developing strong co-operative leaders as a top challenge, what is the nature of this challenge?

11. You selected ensuring that management practices are adapted to co-operatives as a top challenge, what is the nature of this challenge?

12. You selected nurturing cooperation among co-operatives as a top challenge, what is the nature of this challenge?

13. You selected access to capital / financing (for growth, technological spending and other) as a top challenge, what is the nature of this challenge?

14. You selected research on co-operatives as a top challenge, what is the nature of this challenge?

15. You selected the other option as a top challenge, please elaborate on the nature of this challenge.

16. This is the end of the 2020 Top Co-op Issues Survey. If you have any additional thoughts or comments that you would like to share with us, please leave them below.
Au cours des quatre dernières années, le Centre Canadien d’Étude des coopératives (un centre de recherche parrainé par les coopératives canadiennes et l’Université de la Saskatchewan) a sollicité des membres du secteur coopératif à travers le Canada sur les principaux problèmes auxquels les coopératives au Canada font face aujourd’hui. Les résultats du sondage de l’année dernière peuvent être consultés ici: https://words.usask.ca/thinkingaboutcoops/2019/02/22/top-co-op-issues-2019/

Il est temps maintenant de comprendre comment les défis auxquels le secteur coopératif est confronté en 2020 peuvent évoluer.

Il s’agit, comme toujours, d’une demande personnelle que nous adressons aux PDG, présidents de conseils d’administration et autres leaders et observateurs de coopératives canadiens. Nous garantissons que vos réponses resteront anonymes afin de produire une liste agrégée des principaux problèmes auxquels sont actuellement confrontées les coopératives, tels qu’ils sont vus par les organisations et les acteurs du secteur. Nous partagerons les résultats avec la communauté coopérative canadienne et nous utiliserons vos réponses pour guider nos futures recherches. Le comité d’éthique de la recherche comportementale de l’Université de la Saskatchewan (Beh-REB) a examiné et approuvé cette étude (BEH #: 2269).

Merci beaucoup de votre attention immédiate à cette enquête!

Cordialement,

Marc-André Pigeon, Directeur et chercheur associé stratégique Centre Canadien d’Étude des Coopératives L’Université de la Saskatchewan https://usaskstudies.coop

Email: coop.studies@usask.ca

1. Combien de personnes votre organisation emploie-t-elle? Si vous ne travaillez pas au sein d’une coopérative, inscrivez simplement « Ne s’applique pas » dans la zone de texte ci-dessous.

2. Où se situe le siège de votre organisation? Si vous êtes indépendant, où êtes-vous basé?

   • Alberta
   • Colombie-Britannique
   • Manitoba
   • Nouveau-Brunswick
   • Terre-Neuve-et-Labrador
   • Territoires du Nord-Ouest
   • Nouvelle-Écosse
   • Nunavut
   • Ontario
   • Île-du-Prince-Édouard
   • Québec
   • Saskatchewan
   • Yukon
   • À l’extérieur du Canada

3. Selon vous, quel est le défi le plus important auquel sont confrontées les coopératives au Canada aujourd’hui? Veuillez faire votre choix de la liste suivante (Veuillez choisir une seule réponse):

   • Améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des jeunes, du gouvernement et d’autres parties prenantes
   • La gouvernance coopérative
   • Le développement coopératif
   • Des changements de politique qui ne tiennent pas compte des coopératives
   • Développer de solides leaders coopératifs
   • S’assurer que les pratiques de gestion sont adaptées aux coopératives
   • Favoriser la coopération entre les coopératives
   • L’accès au capital / financement (pour la croissance, les dépenses technologiques et autres)
   • La recherche sur les coopératives
   • Autre (veuillez préciser)
     • Veuillez insérer un commentaire

4. Selon vous, quel est le deuxième défi le plus important auquel sont confrontées les coopératives au Canada
aujourd'hui? Veuillez faire votre choix de la liste suivante:

- Améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des jeunes, du gouvernement et d’autres parties prenantes
- La gouvernance coopérative
- Le développement coopératif
- Des changements de politique qui ne tiennent pas compte des coopératives
- Développer de solides leaders coopératifs
- S’assurer que les pratiques de gestion sont adaptées aux coopératives
- Favoriser la coopération entre les coopératives
- L’accès au capital / financement (pour la croissance, les dépenses technologiques et autres)
- La recherche sur les coopératives
- Autre (veuillez préciser)
  - Veuillez insérer un commentaire

5. Selon vous, quel est le troisième défi le plus important auquel sont confrontées les coopératives au Canada aujourd’hui? Veuillez faire votre choix de la liste suivante:

- Améliorer la sensibilisation à la pertinence du modèle coopératif auprès du grand public, des membres, des jeunes, du gouvernement et d’autres parties prenantes
- La gouvernance coopérative
- Le développement coopératif
- Des changements de politique qui ne tiennent pas compte des coopératives
- Développer de solides leaders coopératifs
- S’assurer que les pratiques de gestion sont adaptées aux coopératives
- Favoriser la coopération entre les coopératives
- L’accès au capital / financement (pour la croissance, les dépenses technologiques et autres)
- La recherche sur les coopératives
- Autre (veuillez préciser)
  - Veuillez insérer un commentaire

7. Vous avez choisi « la gouvernance coopérative » comme un défi majeur, quelle est la nature de ce défi?

8. Vous avez choisi « le développement coopératif » comme un défi majeur. Quelle est la nature de ce défi?

9. Vous avez choisi « des changements de politique qui ne tiennent pas compte des coopératives » comme un défi majeur. Quelle est la nature de ce défi?

10. Vous avez choisi « développer de solides leaders coopératifs » comme un défi majeur. Quelle est la nature de ce défi?

11. Vous avez choisi « s’assurer que les pratiques de gestion sont adaptées aux coopératives » comme un défi majeur. Quelle est la nature de ce défi?

12. Vous avez choisi « favoriser la coopération entre les coopératives » comme un défi majeur. Quelle est la nature de ce défi?

13. Vous avez choisi « l’accès au capital / financement (pour la croissance, les dépenses technologiques et autres) » comme un défi majeur. Quelle est la nature de ce défi?

14. Vous avez choisi « la recherche sur les coopératives » comme un défi majeur. Quelle est la nature de ce défi?

15. Vous avez choisi « autre » comme un défi majeur. Veuillez préciser la nature de ce défi.
