Itmam Reports

Report No. 21

ITMAM Consultancy

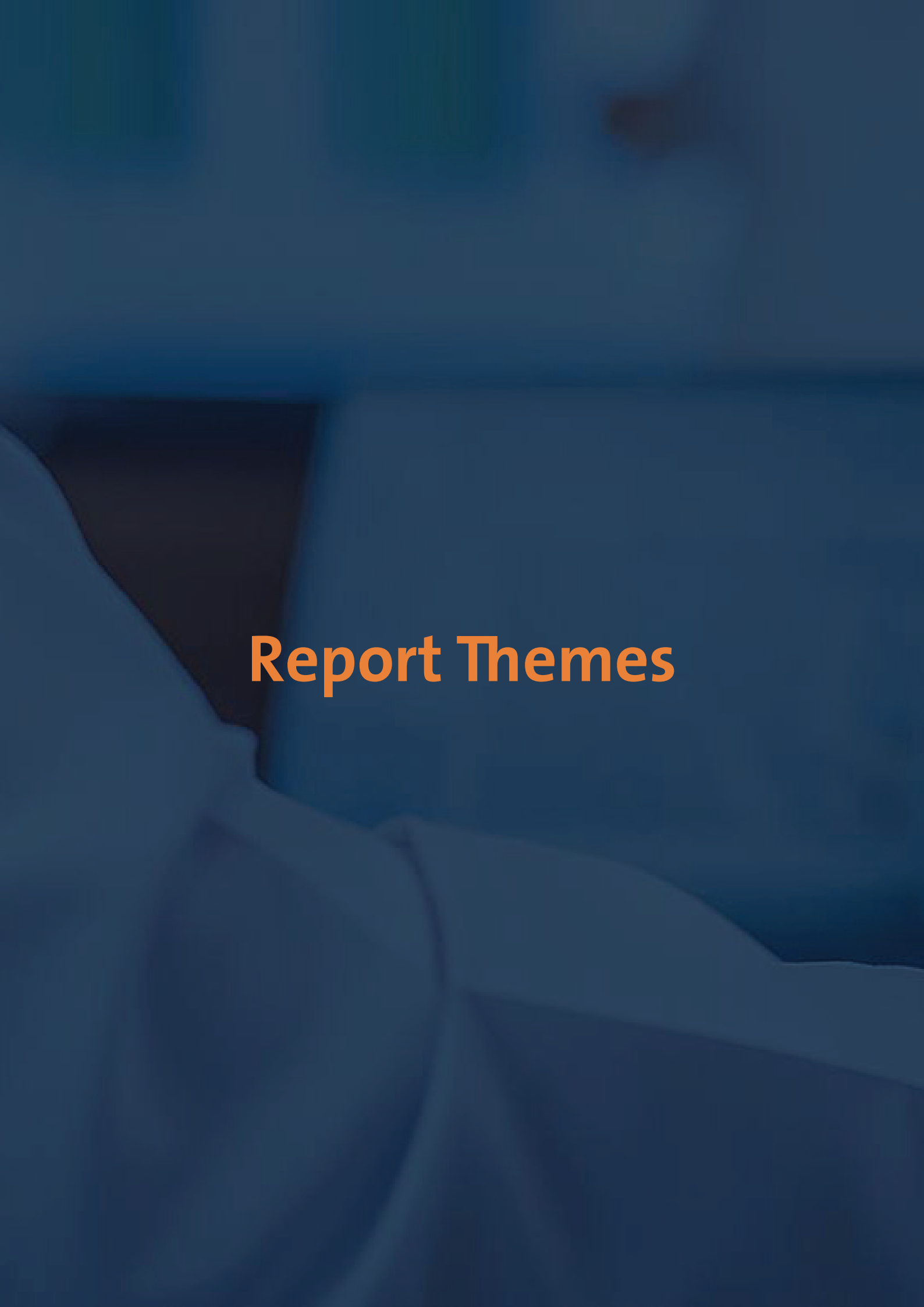
Overview of the Cooperative Sector in the Kingdom of Saudi Arabia



Culture

Environment

Cooperative Sector



Report Themes

01. Overview of the Cooperative Sector

02. Key Differences Between Private Sector Companies, Cooperatives, and Social Enterprises

03. Cooperative Sector Strategy

04. The Link Between the Cooperative Sector and Saudi Vision 2030 Objectives

05. The Current State of the Cooperative Sector in the Kingdom of Saudi Arabia

06. The Cooperative Sector in Numbers

07. The Cooperative Sector as a Development Enabler

08. The Cooperative Sector as a Social Enabler

09. The Cooperative Sector as an Economic Enabler

10. Challenges and Opportunities in Developing the Cooperative Sector

Overview of the Cooperative Sector

The cooperative sector is a vital component of economic and social development, promoting community participation, shared benefits, and the efficient use of resources. As a development model, it combines economic efficiency with social justice, making it an effective tool for fostering inclusive growth, reducing development disparities, and strengthening the resilience of local economies against economic challenges and shocks.

Globally, cooperatives are recognized for their contribution to sustainable development by creating opportunities for broader participation in economic activities and improving social and economic outcomes. In the Kingdom of Saudi Arabia, the cooperative sector has gained increasing importance as part of the economic and social transformation driven by Saudi Vision 2030.

The sector contributes to economic diversification, supports the growth of the non-profit sector, and expands the social economy. Its role aligns with the Vision's strategic objectives by promoting a more diversified and sustainable economy while enhancing community engagement and participation in national development efforts.



The cooperative sector contributes to achieving a direct developmental impact through:



Promoting Economic Development

By supporting small and medium-sized enterprises (SMEs) and encouraging investment in productive and service sectors.



Creating Sustainable Employment Opportunities

Contributing to higher employment rates and improving economic quality of life.



Stimulating Local Economies

Through the utilization of resources available within local communities and reducing dependence on external sources.



Enhancing the Efficiency of the Non-Profit Economy

By adopting sustainable operating models that balance social impact with economic returns.



Supporting Economic and Social Security

By empowering communities to manage their own resources and achieve relative self-sufficiency in certain vital sectors.

International experiences, as well as reports from the International Labour Organization (ILO) and the Food and Agriculture Organization (FAO), confirm that cooperatives are among the most effective tools for promoting sustainable development, particularly in economies seeking to diversify income sources and reduce development disparities.

Key Differences Between Private Sector Companies and Cooperatives

There are fundamental differences between private sector companies and cooperatives in several aspects, including primary objectives, strategic orientation, focus, ownership and participation, profitability, profit distribution, and community sustainability.

Primary Objective

Cooperatives: The primary objective is to meet the economic and social needs and aspirations of members. Cooperatives also play a broader societal role by providing social and developmental services to surrounding communities, thereby strengthening social solidarity and local cooperation.

Private Sector Companies: The primary objective is profit generation and maximizing financial returns for shareholders.



Strategic Orientation

Cooperatives: Build competitive and profitable business models, while focusing on improving the welfare and conditions of their members.

Private Sector Companies: Focus primarily on return on investment and profit distribution as profit-oriented organizations.



Focus

Cooperatives: Primarily focused on maximizing member benefits from transactions and services, while social development is achieved indirectly.

Private Sector Companies: Primarily focused on commercial and economic objectives.



Ownership and Participation

Cooperatives: Owned and managed by members who benefit from their services. Each member has one vote regardless of the amount of financial contribution, promoting participatory democracy in decision-making.

Private Sector Companies: Managed by shareholders or investors who may not necessarily be customers or direct beneficiaries of the company's products or services.



Profit Distribution

Cooperatives: Profits are redistributed among members based on the extent to which they utilize the cooperative's services.

Private Sector Companies: Profits are distributed according to ownership shares.



Community Sustainability

Cooperatives: Play a broader community role by providing social and developmental services that strengthen social cohesion and local collaboration.

Private Sector Companies: Primarily seek to maximize profits as their foremost objective.





Cooperative Sector Strategy

Vision

A thriving and effective cooperative ecosystem that creates innovative economic opportunities for both society and individuals.

Mission

To create a vibrant and integrated ecosystem that enables cooperatives to become profitable, sustainable, and member-focused organizations that generate employment opportunities, foster innovative business models for individuals, and meet the needs of communities across the Kingdom.

Strategic Objectives for Developing and Empowering the Cooperative Sector

Pillar 1: Regulatory Environment and Governance

1 Establish an enabling regulatory and legislative environment aligned with the growth aspirations of cooperatives.

2 Build long-term partnerships with strategic sectors and stakeholders.

Pillar 2: Financial Independence and Sustainability

3 Increase the effectiveness and accessibility of financing channels.

4 Improve profitability, financial and commercial sustainability, and cooperation among cooperatives.

Pillar 3: Talent and Innovation

5 Develop human capital capabilities within cooperatives and attract qualified talent.

6 Enable cooperative innovation and create positive impact to address developmental and commercial needs.

Pillar 4: Member and Community Engagement

7 Raise awareness and knowledge of cooperatives within society.

8 Encourage member and community participation.

Framework for Aligning the Cooperative Sector's Strategic Objectives with Social Development Goals

Cooperative Sector Strategy		Ministry of Human Resources and Social Development	
Cooperative Strategic Objective	Cooperative KPI	Ministry KPI	الاهداف الاستراتيجية تحسين إنتاجية وأداء القوى العاملة
Develop human capital capabilities and attract talent	of work- % force trained in cooperatives	Workforce skills growth rate in the Kingdom	Improve workforce productivity and performance
Raise awareness and knowledge of cooperatives in society	compliance with % service level agreements	Increase in public awareness of ministry services and activities	Deliver an outstanding customer experience and strengthen public perception
Enable cooperative innovation and create positive impact	of individ- % uals empowered through cooperatives	Percentage of economically empowered individuals	Enhance self-reliance among families and individuals
		Percentage of beneficiaries receiving less social support while increasing income	Achieve social benefit and equity for all members of society
Encourage member and community participation	of volunteers in % cooperatives	Economic value added by volunteer work in Saudi Arabia (SAR)	Deliver sustainable social development services

Social Contribution of the Cooperative Sector to Saudi Vision 2030

Vision 2030 Objective	Cooperative Contribution
Ensure food security and sustainable development while maintaining quality at stable prices.	Cooperatives enhance food security through stable supply chains, competitive pricing, and reducing monopolistic practices and price manipulation.
Strengthen economic activity across regions of the Kingdom. **(Increase the progression of promising companies into leading regional and global companies to 80% by 2025)**	Cooperatives empower SMEs, productive families, and entrepreneurs in remote areas by helping them access and build partnerships with larger markets.
Cooperatives create jobs for target groups and persons with disabilities, supporting long-term employment stability.	Reduce inequality and empower marginalized groups. **(Increase the employment rate among persons with disabilities who are able to work from 7.7% to 13.4% by 2025)**

Economic Contribution of the Cooperative Sector to Saudi Vision 2030

Vision 2030 Objective	Cooperative Contribution
Increase employment rates through job creation for all.	Cooperatives worldwide create significant employment opportunities that contribute to reducing unemployment **(Reduce the unemployment rate from 11.6% to 7%)**
Support SMEs and productive families.	Cooperatives enable SMEs and productive families to develop and sustain their businesses. **(Increase the contribution of SMEs to GDP from 20% to 35%)**
Maximize the economic impact of the third sector.	Cooperatives can enhance the economic contribution of the third sector.

Alignment Between the Cooperative Sector and Saudi Vision 2030 Objectives

The cooperative sector is closely aligned with the objectives of Saudi Vision 2030 through its role in supporting inclusive growth and advancing sustainable development pathways. It operates through a community-based model that promotes participation and enables a more equitable distribution of economic benefits. Socially, this role aligns with several strategic priorities of the Vision, including:

Enhancing quality of life

Empowering communities

Supporting balanced regional development across the Kingdom

This alignment reflects the transformation of the cooperative sector into an effective implementation tool within the national development framework. It contributes to shifting development from a traditional centralized approach toward a participatory model that engages communities in both economic production and decision-making, thereby strengthening social sustainability and improving development outcomes at the local and regional levels.



Contribution of Cooperative Organizations to Saudi Vision 2030 Development and Social Objectives:

1 Economic Diversification and Increased Productive Contribution

The cooperative sector supports economic diversification by promoting productive and service activities within local communities, enhancing resource efficiency, and creating greater value within the national economy.

2 Promoting Balanced Regional Development

The cooperative sector helps direct economic activity toward less-developed regions by leveraging local resources and supporting community initiatives. This contributes to reducing development disparities and achieving a more balanced distribution of economic opportunities across different regions.

3 Strengthening Local Content and Supply Chains

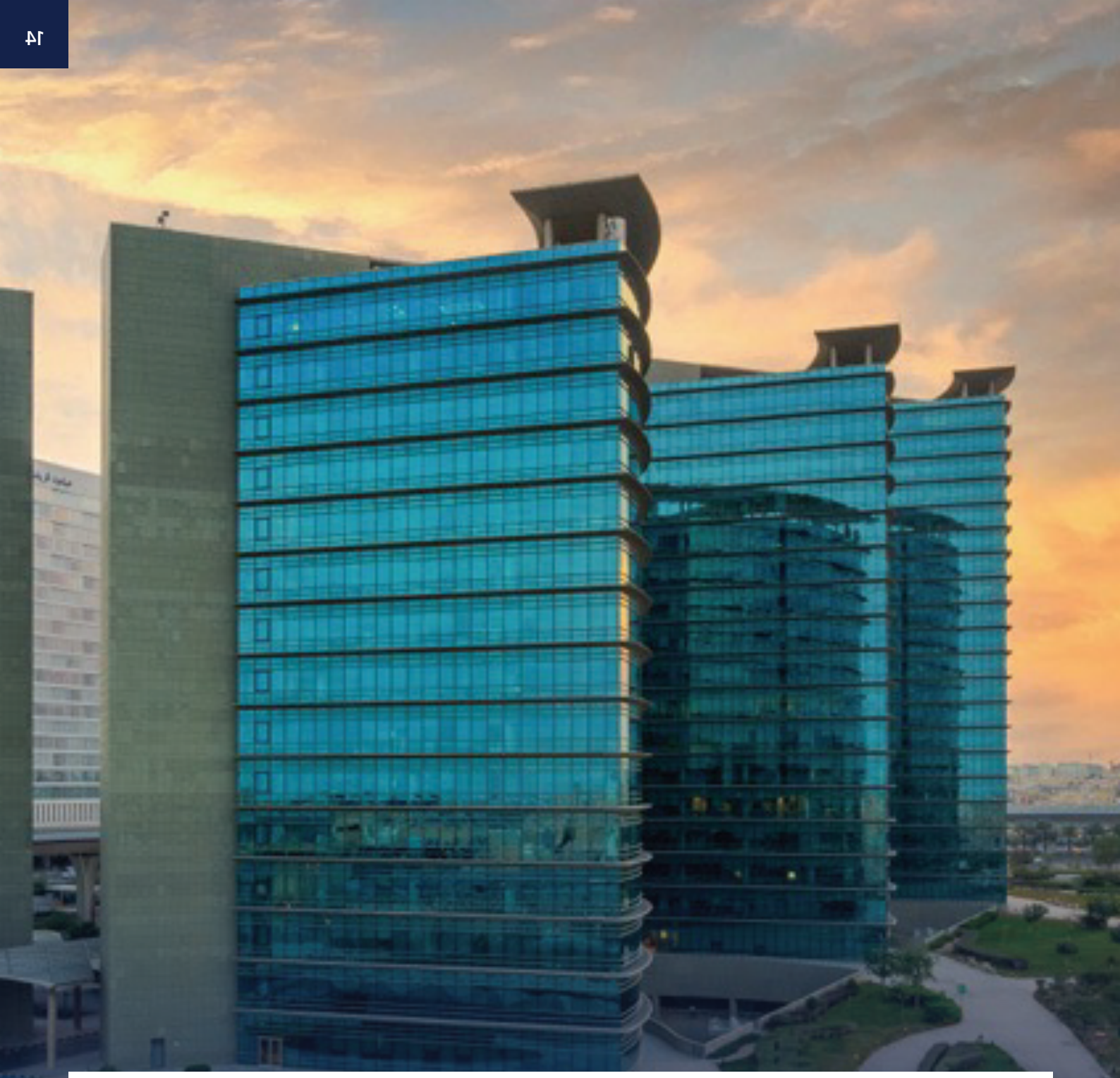
The sector enhances local content by supporting domestic production and integrating communities into local supply chains. This reduces dependence on imports and increases economic value within the local economy through more efficient internal production and consumption cycles.

4 Community Empowerment and Economic Participation

The cooperative model strengthens individual participation in economic activities through collective ownership and shared decision-making. This increases economic and social empowerment while enhancing social capital through cooperation-based models and the sharing of benefits among community members.

5 Supporting Economic Stability and Job Creation

The cooperative sector contributes to creating sustainable local employment opportunities tied directly to communities. It also improves income stability through collective marketing mechanisms and stronger bargaining power, helping stabilize labor markets and reduce local economic volatility.



Institutional Development Pillars for the Cooperative Sector in the Objectives of Saudi Vision 2030 -تضمن With

The institutional development pillars of the cooperative sector represent a set of operational enablers that enhance organizational efficiency and strengthen the sector's capacity to generate sustainable economic and developmental impact. **These pillars support the achievement of Saudi Vision 2030 objectives by improving institutional and operational performance through the following:**



Strengthening Financial Sustainability and Resource Management Efficiency

Developing operating models based on diversified revenue streams and more efficient resource management enhances the financial stability of cooperative entities, enabling their continuity and expansion while reducing reliance on unsustainable sources of funding.



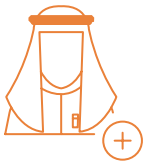
Institutional Governance and Enhanced Transparency

Adopting sound principles of institutional governance strengthens compliance and accountability, improves the quality of disclosure, enhances organizational credibility, and reinforces stakeholder confidence.



Advancing Institutional Professionalism and Digital Transformation

The adoption of digital solutions alongside the development of administrative and operational practices enables cooperatives to transition toward more efficient and agile operating models, increasing productivity, improving service quality, and keeping pace with modern economic transformations.



Human Capital Development and Productivity Enhancement

Developing managerial and operational capabilities is a fundamental driver of institutional performance. This aligns with the objectives of the Human Capability Development Program by building qualified professionals capable of leading institutional transformation and improving operational efficiency.



Strengthening Social Capital and Community Participation

Empowering individuals to participate in ownership, governance, and decision-making fosters trust and social cohesion within communities while supporting the sustainability of economic activities built on cooperation and collective participation.

Together, these pillars constitute a comprehensive operational framework that enhances the efficiency and sustainability of the cooperative sector, enabling it to expand its contribution to the national economy and Gross Domestic Product (GDP) through improved institutional performance and the development of modern business models aligned with the Kingdom's economic and development priorities.

The Evolution of the Cooperative Sector

The cooperative sector in the Kingdom has experienced a gradual institutional and regulatory evolution, demonstrating the government's commitment to strengthening cooperatives as a key driver of economic and social development.

1962

The journey began with the issuance of the first Cooperative Societies Law in 1962, which established the legal framework governing the establishment and operation of cooperative societies.

2002

As the sector continued to grow, the regulatory framework underwent several updates in 2002.

2024

These efforts culminated in the adoption of the Kingdom's first National Strategy for the Cooperative Sector in 2024, aimed at developing the cooperative ecosystem and enhancing its contribution to sustainable development in alignment with Saudi Vision 2030, while strengthening the sector's role as an effective driver of the national economy.

2005

This was followed by the issuance of the Bylaws and Executive Regulations for Cooperative Societies in 2005, strengthening procedural and regulatory frameworks while improving governance practices across cooperatives.

2008

A significant legislative milestone was reached with the issuance of an updated Cooperative Societies Law in 2008, which enhanced the regulatory environment governing the establishment, management, and supervision of cooperative societies.

2021

To further strengthen institutional governance, the General Department of Cooperative Societies was established in 2021 to enhance regulatory oversight and develop policies supporting the sector's growth.

2023

Saudi Arabia also reinforced its international presence within the global cooperative movement through the Ministry's membership in the International Cooperative Alliance (ICA) in 2023, enabling the exchange of expertise and the adoption of international best practices in cooperative development.

The Cooperative Sector in Numbers

Growth of Total Cooperative Revenues:

Cooperative revenues recorded strong upward growth between **2019 and 2025**, increasing from **1.15 billion SAR** to approximately **2.67 billion SAR**. This represents cumulative growth of 132%, with a **Compound Annual Growth Rate (CAGR)** of approximately **15%,** reflecting the sector's financial resilience and accelerating expansion.

Total Revenue Growth Rate



Compound Annual Growth Rate (CAGR)



Growth momentum became particularly pronounced during the most recent phase, **with revenues increasing by nearly 48% between 2022 and 2025**. This indicates that the sector has entered a more advanced stage of growth driven by improved operational efficiency, expansion of economic activities, and the increasing maturity of cooperative business models.

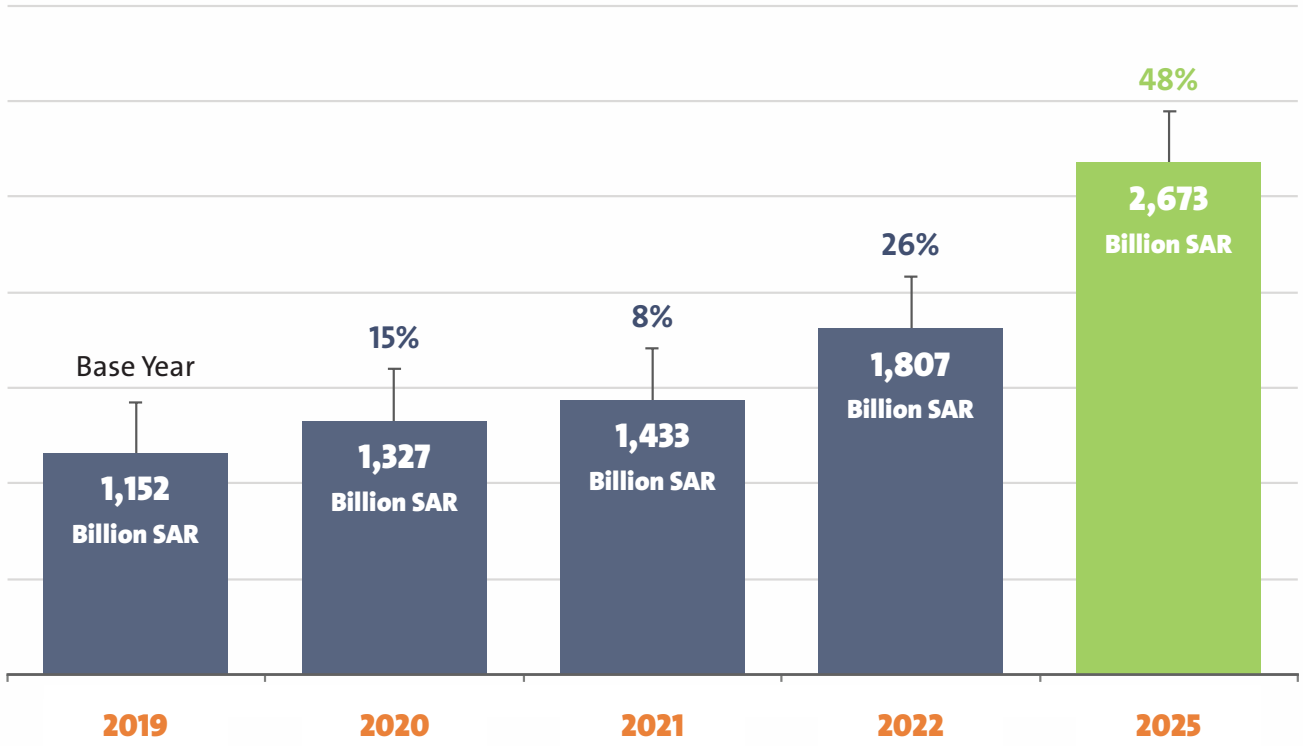
Revenue Growth Rate (2022–2025)



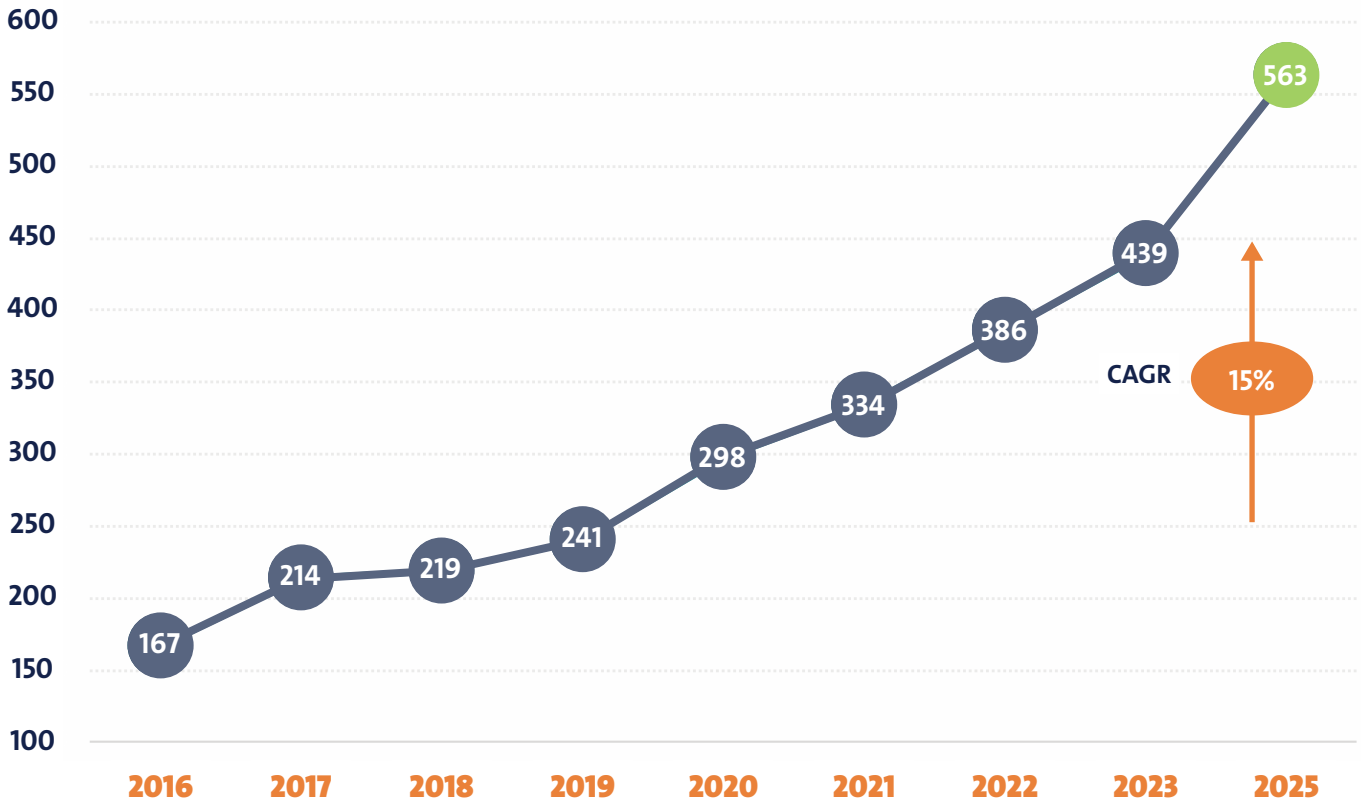
This transformation reflects the cooperative sector's transition from gradual expansion to a phase of economic empowerment, enabling it to play a more significant role in stimulating local economic activity, strengthening value chains, and generating both direct and indirect economic opportunities.

The sector's strong financial performance also enhances its ability to adopt sustainable operating models based on financial efficiency, reducing dependence on external support while reinforcing its role as a key contributor to economic diversification.

Cooperative Revenues (SAR Million)



Annual Increase in the Number of Cooperatives



Cooperatives per 100,000 Population

2
Cooperatives per Million Population



563
Cooperatives
Across the Kingdom

Labor Market Contribution

0.15%



19,881
Employees

Membership Relative to Total Population

0.21%



75,892
Members

Contribution to Gross Domestic Product

0.06%



2,673
Billion
Contribution to Non-Oil Gross Domestic Product (Billion SAR)

Number of Cooperatives by Region as a Percentage of the Total Number of Cooperatives in the Kingdom of Saudi Arabia

01 Core Cooperative Sectors

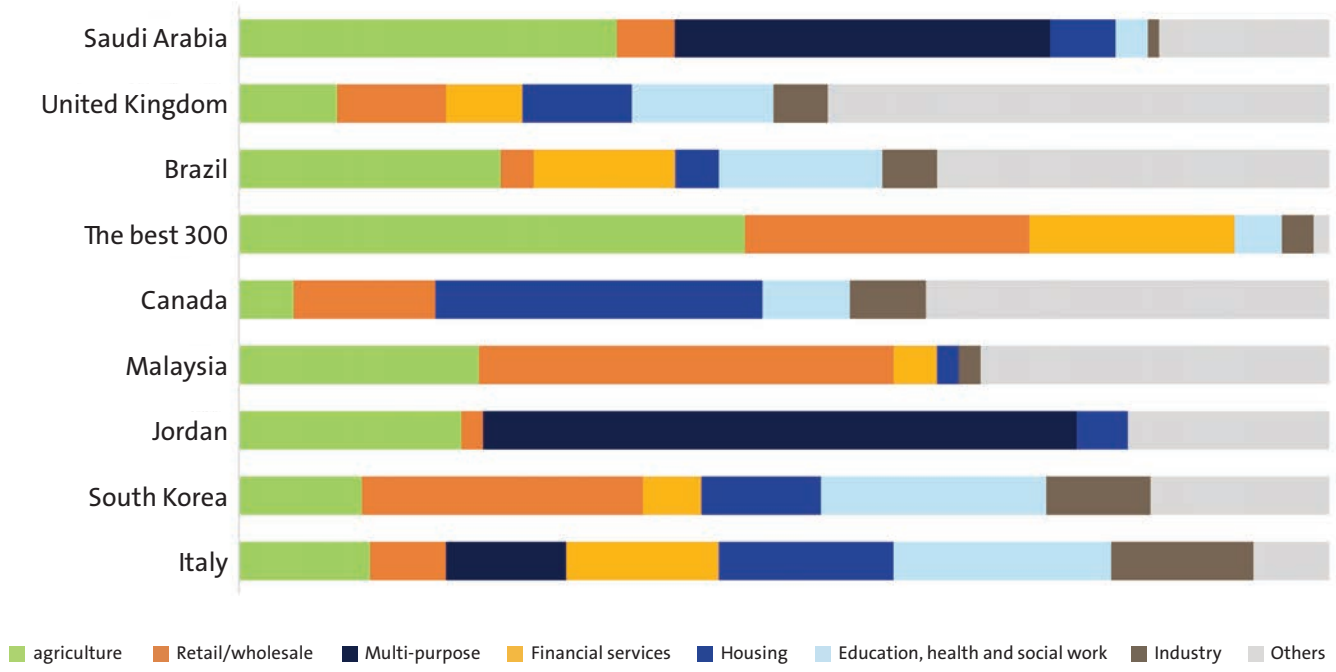
- Consumer
- Livestock
- Agriculture
- Multi-Purpose

02

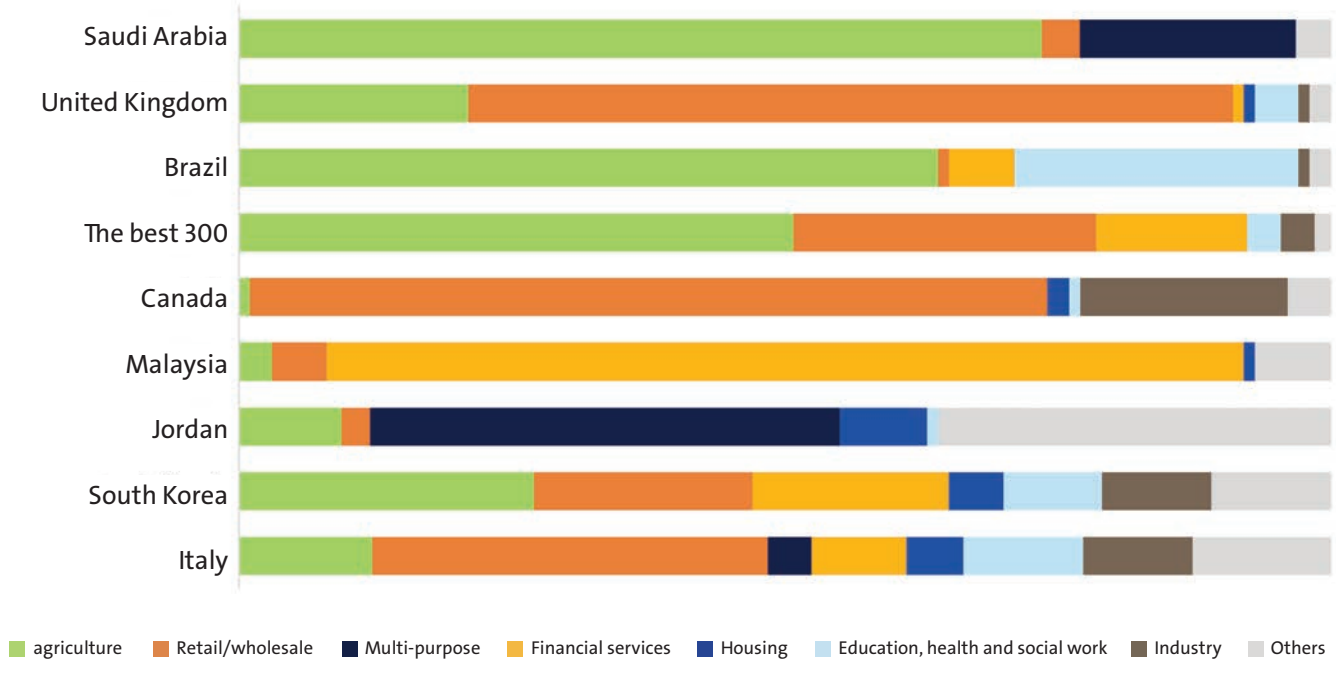
- Professional
- Productive Families
- Housing
- Environment
- Marketing
- Tourism
- Healthcare
- Sports
- Services
- Fisheries
- Legal Services
- Manufacturing
- Information and Communications Technology (ICT)
- Industry and Mineral Resources

Comparative Analysis of the Sectoral Structure and Cooperative Revenues Across International Economies

Distribution of Cooperatives by Sector



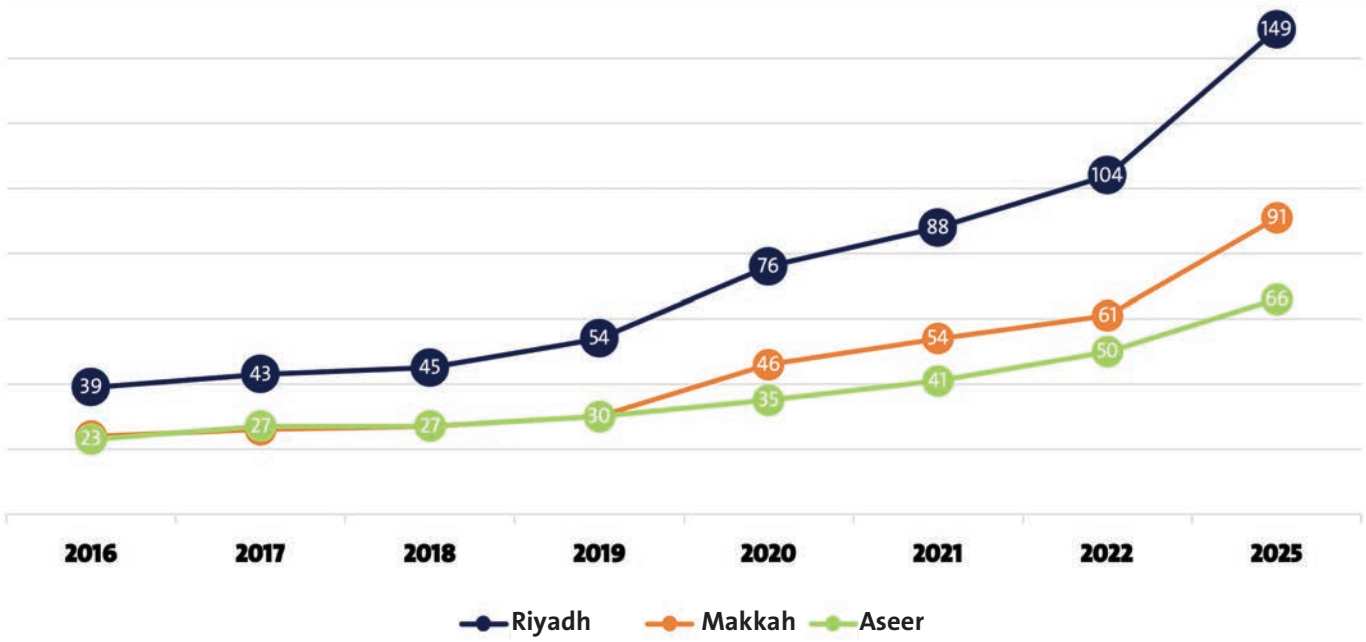
Distribution of Revenues by Sector





Geographic Distribution of Cooperatives in the Kingdom and Their Growth (2016–2025)

Growth of Cooperatives (Top Three Regions)



.More than 50% of all cooperatives are concentrated in three regions



- Largest population in the Kingdom
- Capital of Saudi Arabia
- Major economic hub



- Second-largest population
- Home to two major cities (Jeddah and Makkah)



- Large concentration of cooperatives and agricultural resources
- Major tourism destination

Reasons Behind the Geographic Concentration:

- These three regions account for the Kingdom's highest population density and strongest economic activity.
- Regions with lower population density generally exhibit lower awareness of the cooperative model and have fewer entrepreneurs with the resources required to establish cooperatives.
- Awareness of cooperatives is significantly higher in major urban centers, where cooperatives operate across a wide range of economic sectors.
- Of the 99 cooperatives operating in emerging sectors, most are located in: Riyadh (42), Makkah (22), Aseer (7).
- Saudi Arabia's only Central Cooperative is headquartered in Riyadh, providing the region with stronger institutional support.

Distribution of Cooperatives by Economic Activity:

The following are the principal types of cooperatives across economic sectors.



Multi-Purpose
Cooperatives that are not specialized in a single economic activity



Agriculture, Forestry and Fisheries
,Farmers, livestock breeders and fishermen



Transportation and Storage
Logistics, transportation, and maintenance services



Wholesale and Retail Trade
Consumer and merchant cooperatives



Real Estate Activities
Housing cooperatives



Accommodation and Food Services
Tourism, hotels, motels, and restaurants



Education
Training and awareness centers, academies, and kindergartens



Arts, Entertainment and Recreation
Artists, artisans, sports, culture, and recreation

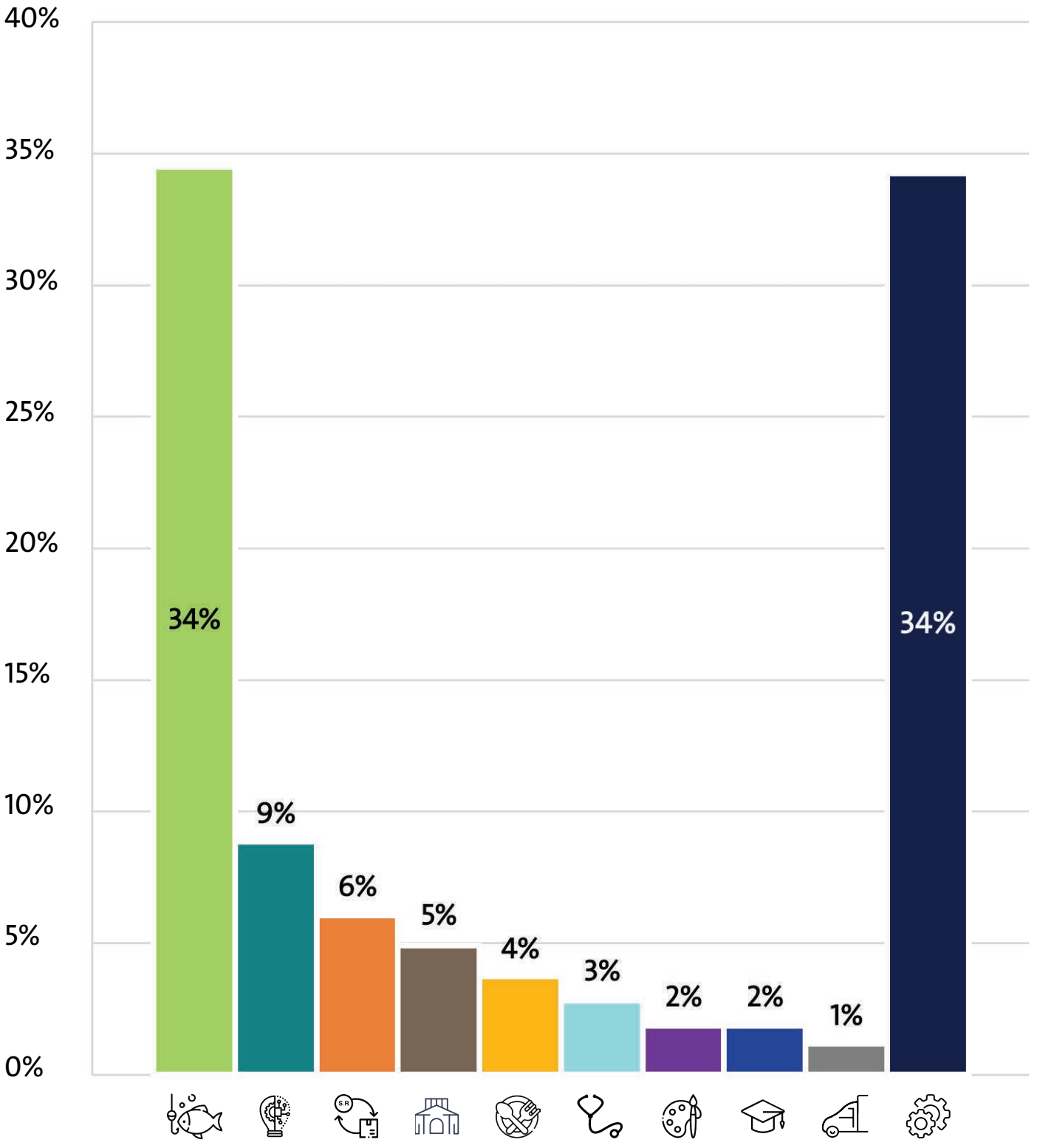


Human Health and Social Work Activities
Public healthcare services, fitness centers, and nutrition services



Professional, Scientific and Technical Activities
Independent professionals, productive families, and digital platform cooperatives

Agricultural cooperatives and multi-purpose cooperatives represent the largest categories by number, while emerging sectors continue to increase their contribution to the cooperative ecosystem.



The Cooperative Sector as a Development Enabler

The cooperative sector represents an economic model with significant potential to strengthen local economies, particularly in rural areas. It is built upon the organization of local resources and community participation through sustainable institutional structures. Cooperative organizations are among the most resilient economic models, strengthening communities' ability to withstand economic fluctuations while supporting long-term economic stability.

The cooperative sector contributes to the stability of rural economies through several integrated economic channels, including:



Diversification of Local Income Sources

Cooperatives develop productive and service-based economic activities within rural communities, reducing reliance on a single source of income while strengthening the local economy's ability to adapt to economic change.





Strengthening Household Income Stability

Through collective marketing mechanisms and stronger bargaining power, cooperative organizations enable consumers to access more stable prices, reducing income volatility and improving household economic security.

Improving Supply Chain Efficiency and Reducing Waste

Cooperatives improve supply chain efficiency by organizing production and storage processes, reducing waste—particularly in agricultural products—and enhancing market stability through more efficient utilization of local resources.





Creating Sustainable Local Employment

Cooperatives generate employment opportunities within rural communities, helping reduce migration to urban centers, maintain demographic balance, and sustain local economic activity.

Globally, the cooperative sector continues to demonstrate growing economic and social impact. According to the International Cooperative Alliance (ICA), **more than 3 million cooperatives operate worldwide, providing over 280 million direct and indirect jobs, representing approximately 10% of the global workforce.**

The Developmental Role of Cooperatives and Their Geographic Distribution in Supporting Local Economies

The cooperative sector serves as a strategic enabler for achieving the objectives of Saudi Vision 2030 by promoting local economic development, sustainability, and more efficient utilization of local resources.

The geographic distribution of cooperatives across the Kingdom reflects their growing contribution to regional economic development, strengthening both the resilience and balanced spatial development of the national economy.

The presence of cooperatives throughout Saudi Arabia supports balanced regional development by empowering local communities to manage economic activities according to their comparative advantages and local needs, while enhancing each region's capacity to generate sustainable economic value.





Region	Number of Cooperatives	Regional Representation
Riyadh	149	26%
Makkah	91	16%
Aseer	65	12%
Eastern Province	43	8%
Hail	45	8%
Al Qassim	39	7%
Al Madinah	29	5%
Al Baha	26	5%
Jazan	23	4%
Najran	18	3%
Tabuk	15	3%
Al Jouf	11	2%
Northern Borders	9	2%

Total

563

The Cooperative Sector as a Social Enabler

The cooperative sector represents an economic and social model founded on community participation and collective ownership. Its role extends beyond economic value creation to become an effective mechanism for strengthening social development and community cohesion. The cooperative model enables members to participate in decision-making and share economic benefits, thereby fostering trust and civic engagement.



1

Community Empowerment and Economic Participation

The cooperative sector strengthens individuals' participation in economic activity by transforming them from beneficiaries into co-owners and decision-makers, increasing community engagement in economic development while fostering collective responsibility toward local initiatives.

2

Promoting Social Equity and Reducing Disparities

Cooperatives contribute to social equity by distributing economic benefits more fairly among members than conventional business models. This improves income levels for lower-income groups and expands access to economic opportunities. Cooperatives also help reduce social disparities by providing affordable goods and services, particularly in local communities and less-developed regions.

3

Strengthening Social Cohesion and Social Capital

The cooperative sector builds social capital by promoting collaboration, trust, and collective action among members. This strengthens social relationships, increases community stability, and encourages participatory decision-making and local development.

4

Supporting Local Social Sustainability

The cooperative sector promotes social sustainability by creating stable local employment, reducing migration to urban areas, and sustaining economic activity in both rural and emerging urban communities. It also enhances communities' resilience to economic change through cooperative social and economic support networks.

The Cooperative Sector as an Economic Enabler

The cooperative sector is an important economic model supporting the objectives of Saudi Vision 2030 through improving economic efficiency, empowering communities, and promoting balanced regional development. Its operating model is based on community participation and the effective organization of local resources, leading to more efficient utilization of economic assets and higher value creation within the national economy.

The Cooperative Sector in Saudi Arabia:

563
Cooperative Societies

Annual Revenues	Approximately	Around
2.6	**75.9**	**19.9**
Billion SAR	**thousand Members**	**thousand Direct Jobs**

At the macroeconomic level, cooperative societies generate approximately **2.6 billion SAR in annual revenues, representing around 0.06% of Gross Domestic Product (GDP).** This indicates that the sector remains in an early stage of development while possessing an established operational base and significant growth potential.

he sector also enables small and medium-sized enterprises (SMEs) to operate within more efficient institutional frameworks, improving both operational sustainability and competitiveness.

Its economic contribution further extends to increasing the share of non-oil activities in GDP through stronger local markets and more effective utilization of available resources. **This also supports the national objective of increasing the contribution of the non-profit sector to approximately 5% of GDP,** with cooperatives serving as one of the key operational mechanisms for achieving this target.

Developmental Role of Cooperatives by Region

Riyadh

Regional Competitive Advantages

- Attractive investment environment.
- Strategic central location.

Suitable Cooperative Types

- Professional service cooperatives.
- Cooperative platform initiatives.

Makkah

Regional Competitive Advantages

- Strategic location and Natural resources
- Religious assets.

Suitable Cooperative Types

- Agricultural cooperatives.
- Cultural and tourism cooperatives serving pilgrims and visitors.

Eastern Province

Regional Competitive Advantages

- Tourism and cultural potential.
- Strategic tourism assets.

Suitable Cooperative Types

- Renewable energy cooperatives.

Hail

Regional Competitive Advantages

- Tourism and cultural assets.

Suitable Cooperative Types

- Cultural and heritage cooperatives.

Al Madinah

Regional Competitive Advantages

- Agricultural and cultural resources.
- Religious significance.

Suitable Cooperative Types

- Cultural and tourism cooperatives.
- Agribusiness cooperatives.



Tabuk

Regional Competitive Advantages

- Historical sites.
- Tourism and cultural resources.

Suitable Cooperative Types

- Tourism cooperatives.

Al Qassim

Regional Competitive Advantages

- Advanced agriculture and agribusiness.

Suitable Cooperative Types

- Food processing cooperatives.
- Livestock cooperatives.

Najran

Regional Competitive Advantages

- Agricultural and cultural resources.
- Historical sites.

Suitable Cooperative Types

- Renewable energy cooperatives (solar and wind).

Al Baha

Regional Competitive Advantages

- Tourism and agriculture.
- Natural and handicraft resources.

Suitable Cooperative Types

- Eco-tourism cooperatives.
- Handicraft cooperatives.

Jazan

Regional Competitive Advantages

- Fisheries and agriculture.
- Historical sites.

Suitable Cooperative Types

- Logistics cooperatives.
- Fisheries cooperatives.



Northern Borders

Regional Competitive Advantages

- Agricultural potential and Eco-tourism.
- Distinctive climate.

Suitable Cooperative Types

- Agricultural and livestock cooperatives.
- Eco-tourism cooperatives.

Al Jouf

Regional Competitive Advantages

- Agricultural and cultural resources.
- Home to Saudi Arabia's first two renewable energy projects.

Suitable Cooperative Types

- Agricultural cooperatives.
- Solar energy cooperatives.

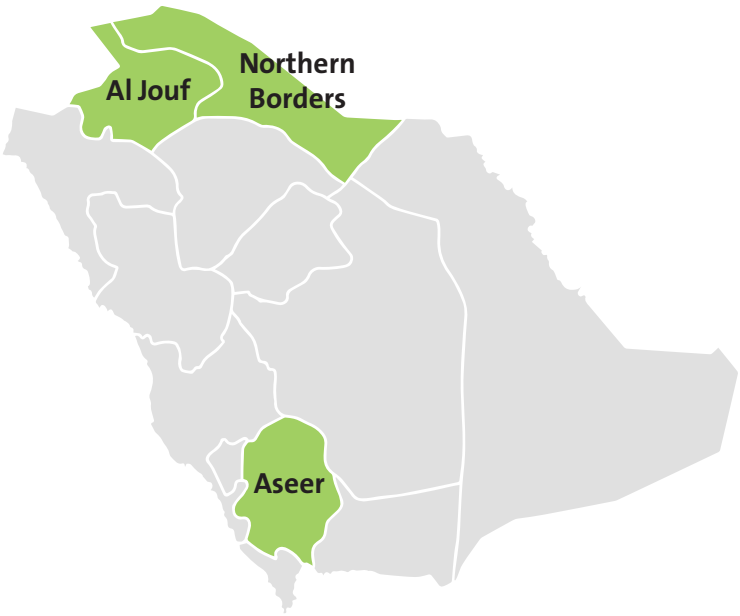
Aseer

Regional Competitive Advantages

- Rich cultural and natural assets.
- Distinctive tourism destination and climate.

Suitable Cooperative Types

- Specialized agricultural cooperatives (honey, coffee, and dates).
- Cultural cooperatives (performing arts).
- Eco-tourism cooperatives (tour guides, mountain climbing, forest excursions, and homestay management).



Challenges and Opportunities in Developing the Cooperative Sector

The cooperative sector is undergoing rapid institutional and developmental transformation. While this growth presents significant opportunities, it is also accompanied by structural and operational challenges that create opportunities to strengthen the sector's economic and social contribution in line with Saudi Vision 2030.

Integration with the National Economy and Value Chains

With annual revenues of approximately **2.6 billion SAR**, the sector's contribution to GDP remains relatively modest, reflecting an early stage of economic integration.



Diagnostic Assessment:

Some cooperatives remain only partially integrated into national value chains across production and service sectors.



Transformational Opportunity:

Strengthening integration with value chains in strategic sectors—including food, tourism, and services—could significantly increase the sector's economic value added.

Operational Efficiency and Institutional Transformation

With more than **19,881 employees**, the principal challenge lies not in employment levels but in improving productivity and operational efficiency.



Diagnostic Assessment:

A productivity gap remains due to varying levels of managerial and technological maturity across cooperatives.



Transformational Opportunity:

Institutional capacity building and digital transformation can directly enhance operational efficiency while increasing the economic return generated by each operating unit.



References

Disclaimer:

This report has been prepared based on the information available at the time of publication, and efforts have been made to ensure the accuracy and validity of the information. However, ITMAM Consultancy assumes no responsibility for any errors, omissions, or any consequences arising from the use of this report.

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