

**Co-operatives in the English speaking world.
An impressionistic review in the context of the global crisis from a
Catholic perspective.**

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Abstract

The paper argues that in spite of its size and diversity, the co-operative movement in the English speaking world is failing to grow, suffering from managerialism, with its governance and values structure in crisis. The Identity Statement of International Co-operative Alliance Co-operative, adopted in Manchester, England, in 1995, has failed to re-ignite recognition of the value of co-operative purpose, and, at the very moment that international free market capitalism collapsed and was replaced with the new model of state collaboration with finance and big capital (not to be confused with the former regulation), the co-operative movement has been unable to make any real impact. Without new lay and professional leadership re-connected to co-operative values and purpose the potential that the co-operative movement has to help realise the goal, dear to Catholic Social Teaching, of a just civil society may well be lost. With the new model relationship between state and capital becoming entrenched within the context of globalisation, there has never been a greater need for an autonomous dynamic civil society capable of generating structures to defend the dignity of the individual, particularly the poor, with greater subsidiarity and in view of the common good. The paper argues that micro level activities are essential in the areas of employment, human rights, small business development and welfare. However these in themselves need the support of a concerted

macro level strategy focused on three strands: a campaign for a new approach to consumption; the incremental mobilisation of savings and investment by and for the poor to generate employment; and thirdly, solidarity between associations to promote these two strands and to assure no manipulative interference by the state in the civil society sector. Only the Catholic Church has the clarity of purpose, the global reach, the networks and the human capital to enable sufficient co-ordination and mutual support across the various campaigning NGOs and all the sectors of co-operative business, social, representational and educational activities to facilitate this three-pronged strategy. Christianity has the people, the rationality and the vision, and co-operatives have the identity of values, the ownership structures and economic resources, to make a major contribution to a more just world. They need each other and the wider support of all ethically-led private firms and NGO's if their respective goals are to be met. The struggle for the return of co-operatives back to their original value-based cultures within the English speaking world will be a critical testing ground for this strategy.

Introduction

This paper addresses Catholic co-operators, business persons, educators, trade unionists and all those Catholic lay people and their organisations that seek justice for the poor and disadvantaged, as well as the clergy in their

day to day mission in the parishes to implement Catholic Social Teaching (CST). The English-speaking world is a vast and highly differentiated one, even if its religious dimension, for historical reasons, it has been generally associated with non-Roman Catholic forms of Christianity. Nevertheless, Catholic Social Teaching remains relevant to the English-speaking world, not only because parts of it have large Catholic populations, but also because CST is not established just for Catholics but for all men and women of goodwill.

In Britain itself, the role of the British Anglo-Catholics inspired by Newman in establishing many of the key institutions of the British Co-operative Movement was very important¹. In addition we should mention the Catholic Irish immigrants also brought the influence of Catholicism into England itself. The Irish example of credit and agricultural co-operation comes to mind in this respect. In the west of Scotland there is a strong Catholic presence too and whilst I do not know what the religious life of the workers at Robert Owens factory in New Lanark was like, it is worth remembering that a secular free thinker, such as Owen, peppered his address to the working people of New Lanark with quotes from St Paul².

Although there are large numbers of African countries where English is widely spoken, I have not included these or those of the Caribbean countries in this review because the time needed to collect of reliable data was not available. So let me simply remark here that co-operatives are very significant in the Caribbean, particularly credit co-operatives. In Kenya this is also the case. Political interference has been a much bigger problem in Africa in general than in most other parts of the English speaking co-operative world but significant and, I believe, growing co-operative movements remain.

The context for this review

There can be no meaningful review of any organisational form that does not reflect on its purpose, strategy and *context*. Here the context is clear. Globalisation, privatisation and liberalisation accompanied by a crisis of resource depletion, environmental degradation, global poverty, unemployment, and economic instability are the inescapable context today. More controversial, perhaps, but I believe just as true, is the collapse of ethical behaviour in the corporate board rooms of core economic institutions and the failure of the western political elites to respond decisively on the side of justice and the poor, preferring to sacrifice the latter to maintain the status quo³.

A new direction in the regulation of globalisation and capitalism has emerged which completely contradicts the neo-liberal rhetoric. We now see an *increased role of the state in partnership with banks and other big businesses* in managing key aspects of the latter's environment to ensure continuing stability and profitability in the system. It was initiated in the post communist transition economies, particularly in China, where the state became the midwife to domestic capitalisms. The State and capitalist firm partnership in the West, despite the calls for *less* government, has become critical for the survival of the system of global capitalism following the banking and financial sector collapse.

In East and West we have witnessed the biggest orchestrated attack on trade unions, education, welfare and the poor in living memory. The restructuring of the global production and labour market has been a combination of collaboration between the most oppressive atheistic state in the East, which has sought to oppress and manipulate civil and religious life within its borders, and Western-based multinational corporations seeking to maximise short term profits at the expense of long term sustainability. The current speculative attacks on Eurozone countries aim to undermine

this main centre of social democracy and with it the largely Catholic-initiated movement for a civil society rooted in the principles of partnership between Labour and Capital for the common good.

Co-operatives, Credit Unions and Trade Unions are all membership based organisations, democratically constituted, with the purpose of providing market leverage to empower individuals and their families, whether as farmers, consumers, or workers. They are recognised as important bodies in all current and past statements of Catholic Social Doctrine. They were often founded by Catholic priests or nuns, a tradition which continues today. My own English credit union in Leicester was found by a local Irish Catholic priest, roughly a decade ago. Although beyond the scope of this paper, let it be noted that Catholic influence and leadership has been critical for the development of co-operative and credit union movements throughout the Asia-Pacific Region. The latter's involvement is massively disproportionate to their numerical strength in the region.

The reality is that these three forms of association have a common purpose which is rarely recognised, partly because their management/ organisational cultures are generally very different. *Yet so often memberships actually overlap.* The potential contained in this overlap of membership, democratic governance, and broadly convergent purposes for establishing social and economic justice has generally remained unrealised. Historically it has been undermined by a number of ideological and institutional factors⁴. Today the continued failure of unity is demonstrated by a failure to implement the Co-operative Identity Statement and instead to remain in a silo mentality which sees trade unionists fixated on collective bargaining and an increasingly futile culture of demonstrations against policies by political elites whose only response is one of crowd control.

On the other hand the focus of both Credit and other Co-operatives remains narrowly economic on the whole, with managements trained by institutions that have little sympathy for, or understanding of, the co-operative value based business model and its broader social and civil society mission. The co-operatives in the English speaking world represent some of the biggest and economically most significant organisations in civil society as well as in the business community. However, in the context of the current crisis they are largely invisible, inarticulate and at risk of ceasing to be co-operative at all.

The recent history of Co-operatives in the English speaking world has been one of privatisation often led internally by management and facilitated externally by the state. This demutualisation was dramatically demonstrated in Canada by the privatisation of the *Canadian Wheat Pool* and is currently being seen by some as threatened in *Fonterra*, the giant co-operative agri-business in New Zealand, as it seeks for external capital⁵.

In the next section we will give a brief and incomplete, but we hope representative, overview of the movement in terms of some leading statistical indicators, but with the "health warning" that these may be neither completely accurate nor comprehensive. There is also the problematic issue of whether the statistics chosen actually measure the most significant variables in the context of the co-operative model and purpose.

Co-operatives in the English Speaking World

United Kingdom

One of the world's biggest co-operatives is to be found in the United Kingdom (UK). The Co-operative Group own in excess of 500 companies covering their main divisions and also engaging in other significant businesses such as motor repairs and clothing manufacture.

The Group is owned by approximately 26 regional consumer co-operatives who collectively trace their origin back to the Rochdale Co-operative Society founded in 1844.

It owns 3000 food stores which sell produce from its own farms. Apart from Food, the group has a Travel Division operating 360 high street outlets; a Pharmacy Division operating 800 high street outlets and dispensing 53 million prescriptions per year; a Funeral Services Division which is the biggest domestic funeral services provider in the UK with over 800 funeral homes open 24 hours a day. The Co-operative Banking Group contains: the UK Co-operative Bank and Smile internet bank, The Co-operative Insurance Services, The Britannia Building Society, The Co-operative Investments, and The Co-operative Asset Management. The Bank and the Building Society have together over 340 high street branches⁶.

The groups' recent emphasis on the word co-operative and ethical trading has started to recover what had been for most of the post war period a 'tired brand'. The Co-operative has recently made impressive gains in brand reputation as an ethical banker and ethical food retailer winning many awards and recognition by independent assessors⁷. Unfortunately these gains have to be considered in the context of continuing retrenchment. Food manufacturing, shoe retailing, and the opticians' divisions have all been privatised by being sold off⁸. The Travel Business is also targeted with an attempt to merge with the Thomas Cook Travel Group. This would leave the former's management in charge and the Co-operative Group with a minority shareholding.

The Food Division, having been forced out of hypermarkets and with major retail society bankruptcies over the last 40 years, has tried to reposition itself as the largest convenience chain in the UK. However, the Food Division is facing serious competition

from Tesco, the largest retailer in the UK, which, having driven the co-operatives out of larger and middle sized supermarkets has, with its recent establishment of the 'Tesco Local' and "Londis" convenience store chains, presented a real threat to the Food Group and to the remaining 26 or so regional retail co-operatives. Against this rather negative analysis it must be said that, after allowing for acquisitions, the Co-operative economy in the UK grew by 5% in 2009 against a decrease in the overall Economy of 4.9%⁹. However, whilst Tesco growth in the UK was around 4.3% (Tesco accounts for 30% of all cash spent in the UK), for Sainsbury, the second largest supermarket grocery chain, turnover grew by 7%.¹⁰

In terms of governance, after promptings by the Registrar of Friendly Societies, the group has made a major drive to establish more individual membership. It has streamlined itself into what is effectively a national consumer society, through joint buying, with a national points system for awarding dividend. Membership participation in consumer co-operatives, however, remains very low, at less than 2% overall and with the best only managing 4% participation at members' meetings.¹¹

In the UK, the workers' co-operative movement has an interesting and controversial history arising out of the debate about profit-sharing from the 1860s to 1880s that led to the breakaway of worker co-operatives and the foundation of the Co-operative Production Federation (PCF) towards the end of the 19th century. By the Second World War there were over 200 PCF co-operatives, many employing several hundred workers.¹² Today there are around 541 UK worker co-operatives¹³ generally (but not all) operating as small-scale micro businesses affiliated to the Industrial Common Ownership Movement (ICOM). In recent years ICOM has affiliated to the Co-operative Union, helping to bring about some sort of rapprochement between worker and

consumer wings of the UK movement. The UK worker co-operatives have a turnover of around £157 million.¹⁴

Agricultural co-operation is still a significant sector but has declined, with several demutualisations in the last quarter of the 20th Century, and the biggest dairy co-operative, Dairy Farmers of Britain (with around 2000 farmer members), going into receivership in 2009.¹⁵ There are 446 UK agricultural co-operatives today with a total turnover around £4.4 billion.¹⁶ Britain also has a housing co-operative sector of nearly 700 co-operatives with round 28,000 houses.¹⁷ There is a still very young and small credit union sector. However its growth in membership over the previous five years to 2010 is 48% to over 780,000 adult members with savings of £634 million.¹⁸ There are a growing number of village co-operatives as rural post offices and village family stores decline. Co-operative Schools is another recent, interesting, but still relatively marginal, co-operative development activity in the UK.

According to ICA statistics, there are 9.8 million members of co-operatives in the UK, or around 10% of the population. This represents a severe postwar decline from the time when virtually every UK family had a co-op membership. If one takes a more recent base line figure, however, one might be able to argue this membership decline has been halted, or even reversed, in recent years.

Canada

In Canada around 33% of the population are members of Co-operatives - 18 million members in 9,000 co-operatives, although this figure is surely dependent on the French speaking Canadians rather than the English.¹⁹ In Quebec the Desjardins Savings and Credit Co-operative Movement is the largest employer in the province. But overall, in the last decades, the picture in co-operative agriculture is one of privatisation in the grain sector, with the

demutualisation of the Wheat Pool. Nevertheless, agricultural co-operation remains strong, with a combined turnover of \$8.9 billion covering livestock, fishing, marketing, forestry, fruit and vegetable, dairy, grains and poultry/eggs.²⁰ There are significant Consumer Co-operatives ranging from small buying groups to large scale supermarket chains with a turnover around \$14 billion²¹, Credit Unions in Canada have a total of almost \$212 billion of which 46% is accounted for by Quebec.²² Canada has large housing and service co-operatives, some serving indigenous peoples. Transport, recreation, water and electricity supply are all sectors with a strong co-operative presence within certain states, but are not to be found right across the country as a whole.²³ The Canadian Co-operative Association plays an important role in global Co-operative Development and its institutions of higher education have serious and internationally recognised centres of excellence in research and teaching.

United States of America

In the USA there are very significant Rural Electrification Co-operatives with 37 million members and without which 75% of the American hinterland would not have electrical power.²⁴ Agricultural Co-operation is also a significant sector with approximately 30% of farmers' products marketed co-operatively in over 3000 agricultural co-operatives and significant Co-operative Banks.²⁵ Around one in three American adults bank with a Credit Union and the sector's 86 million members collectively have an asset base of around \$668 billion.²⁶ America has some of the biggest and most successful Housing Co-operatives in the world. Some 7,500 housing co-operatives have \$11 billion in assets and make housing investments for around \$1.2 billion per year. Co-op City in New York has over 15,000 housing units and assets of over \$3 billion.²⁷ Food Co-operatives are also listed as a significant sector in the USA with 350 Food and

Grocery Co-operatives with total revenues of around \$33 billion per year.²⁸ Some 30 US Co-operatives have turnovers in excess of \$1 billion and the Purchasing Co-operatives supporting the small independent business community have collectively around \$12 billion turnover. Other consumer-owned businesses have a turnover of around \$5 billion.²⁹

Worker co-operation in the USA is relatively small scale, as in most of the English speaking countries. The US Federation of Worker Co-operatives was founded in 2004 and has 1,300 individual members.³⁰

Singapore

The most dense and successful co-operative movement in the English speaking world is in Singapore, where over 1.38 million people in a population of five million have membership in insurance, credit, consumer, elderly and child care, funeral and other services. Here, almost uniquely, the co-operative movement plays a significant role due to its close relationship with the trade unions³¹ and because of the important support it receives from the Government for its role as a tool for securing public welfare and social policy. The cultural impact of co-operative philosophy in a small island community is hard to judge, but may be significant, particularly regarding the role volunteering plays in Singaporean culture.³²

Australia

In Australia the top 100 co-operatives have a combined membership of over 8 million members and employ over 13,000 persons. The co-operatives' asset bases range from as high as 2.5 billion Australian dollars (Co-op Bulk Handling) to 7 million (Aboriginal Medical Service Co-operative). They cover credit (the largest and most successful sector) to agriculture, specialised consumer societies, some labour co-operatives, fishing co-ops, taxi co-ops, building societies and social clubs. One

or two co-operatives provide services to the indigenous peoples.

New Zealand

Although a much smaller population than Australia, Agricultural Co-operation in New Zealand has been very much more significant in that nation's economy. As NZ Co-ops (a global travel services co-operative aimed at 'Kiwis' abroad) describes it on their web page: "New Zealand's economy is made up of a large number of very powerful co-operatives. Fonterra and others in the primary industry are a prime example. Farmers combine capital to be able to fund innovation, and to have a share in the profitability of the manufacture of retail products from their primary produce. In a world where we talk of fair trade, the New Zealand primary products markets lead the way."(www.nzco-ops.org.nz)

Around half of the 55 members of the New Zealand Co-operative Association are in the agricultural co-operative sector. The others cover credit unions, other financial services, buying and importing, retail, and educational services.³³

The threat of demutualization in New Zealand has been raised by efforts from management in some of the biggest co-operative agribusinesses to restructure their capital base and to bring in non-member share holders. As Jill Galloway puts it:

"It depends on the farmer's stance. Outside shareholding brings money (maybe \$10 billion), but it could be the beginning of the end of farmer control of the New Zealand dairy industry." (www.stuff.co.nz)

The Philippines

The last quarter of the 20th Century saw an explosion in co-operative registrations in the Philippines from round 3000 in the 1980s to over 20,000 by the end of the 1990s.³⁴ The main areas for increase were credit co-operatives

whose numbers roughly doubled. There was also the emergence of multipurpose co-operatives in the non-agriculture sector for the first time and at the same time a continuing rise in multipurpose agricultural co-operatives. Only the consumer and marketing co-operatives showed a small decline in this period.³⁵

This period however was far from a success when one went beyond the registration figures. Many co-operatives were too small to be viable and graft and poor management, together with labour union conflict with Government over laws passed, actually lead to trade union membership in co-operatives being declared illegal at one point. The difficulties of this period can be typified by the fact that by the end, Philippine National Statistics shows that the top 10% of people by income level had actually increased their share of the national wealth.³⁶

Today the movement still has problems with corruption but its development in multi-purpose, credit, rural electric, insurance, banking and agriculture co-ops appears to be progressing, and there are many development and training activities, particularly in the IT sector and in women's empowerment.

According the statistics issued by the Co-operative Development Authority in the Philippines, the single biggest sector is made up of multi-purpose co-operatives who account for over 77% of all co-ops, with credit co-operatives coming second, accounting for 9% of all co-operatives. Producer, consumer and marketing co-operatives account for about 2% of the sector each with other service co-operatives accounting for 8%. There are four Insurance Co-operatives and forty four Co-operative Secondary Banks as at December 2010. Whilst total co-operative membership in the Philippines stands at around 3.9 million this still leaves the average co-operative membership at only around 350 members per co-operative.³⁷

The Philippines is perhaps unique in so far as co-operative sectors actually run lists for parliament and these appear to be relatively successful.³⁸ This is also the case in the UK where, at the general election in May 2010, 29 MPs to the UK Parliament were returned from among the Labour and Co-operative Party candidates.³⁹ Thus, in these two examples, the principle of political neutrality, whilst adhered to within the co-operative, does not preclude an independent political voice for the co-operatives in the wider political system.

India

India is of course not really an English speaking country but English does remain the national official language and, as one commentator has perhaps somewhat jokingly observed, the British Empire was "the first global Co-operative Development Agency"⁴⁰. The Co-operative statutes drafted for India became a standard model used for co-operatives in the rest of the British Empire. This has resulted in a post-independence centralized and government dominated Co-operative Movement in India. After many years there is some sign of reform coming through to give greater autonomy to the sector with the passing of Article 39 *The Multi-State Co-operative Societies Act* of 2002.⁴¹ With 239 million members, India has the largest co-operative membership in the world.⁴² Co-op production in fertilizer has a 35% market share, marketing co-operatives have a 60 % share of cotton industry output and 58% of sugar production. The dairy sector is the largest milk producer in the world and one society alone, the Anand Dairy Co-operative, has an affiliated membership of 6 million dairy farmers or peasants. In the area of edible oils, co-operatives process, market and distribute 50% of all India's production. The Co-operative Banking and Credit Sector is particularly strong, having become the largest credit network in the world and loaning more agricultural credit than the commercial sector.

In the handloom weaving sector, 55% of all looms are engaged in co-operative production.⁴³

Poor management, dormant membership and over dependence on government remain serious challenges for the realization of the true potential of the co-operative sector in India.⁴⁴

Global impact and difficulties in measuring it

Overall the *ICA global 300* list suggests that the English speaking countries of which I have attempted to give a brief flavour regarding their co-operative profiles, account for around 25% of the biggest co-operatives in the world. When one considers the size of the United States and Indian economies and populations, this is not particularly surprising. The question that arises, however, is: do they really provide the leadership and direction needed to respond to the challenges that face us today? Another question is: what is the quality of the statistics themselves and what do they, in fact, measure?

Any researcher quickly discovers that that data on co-operative performance is far from readily available. There are of course complaints from those advocating privatization that the co-operatives provide poor returns on investment (ROI). This is disingenuous, of course, as co-operatives are membership-based, not capital-based, social businesses whose purpose is the delivery of a range of services to members and to the community. Not that this excuses the co-operatives that are genuinely guilty of inefficiency. It simply means that for co-operatives, the very term “efficiency” is harder to define and, therefore, to harder to measure.

Member benefits can be clearly measurable in terms of dividend on purchases or product, workers’ wages, jobs created, or level of rents or lower costs, and availability of services. Apart from market share, turnover, membership and employee numbers, most of the other measures are hardly ever publically reported on. If we take surplus repatriation to

members, it would be hard to make a calculation of whether Tesco’s, Boots’, or Sainsbury’s loyalty cards provided poorer rewards than the consumer co-operative so-called dividend. I write ‘so-called’ because it is not a true dividend on purchases. If it were, it would be in cash and payable to a share account from which a member’s cash could be withdrawn. In the UK, at least, this is not the case today (though it was in the past) among our consumer co-operative societies.

Creating employment, trade union recognition, and taking a lead in labour standards are all traditional arguments for co-operatives but again there is a distinct lack of research to see the truth of these claims. Do Co-operatives really treat their staff very differently from their private sector rivals? Research on this in the British Consumer Movement was again far from producing any convincing evidence beyond the important fact of trade union recognition and the practice of collective bargaining.⁴⁵ The UK Co-operative Bank, in addition to collective bargaining and consultations with unions, has conducted serious and regular staff opinion surveys and published the results, but this is rather the exception that proves the rule for the UK Co-operative movement.

The argument about the quality of the employment experience in a worker co-operative been perhaps better researched, but again, worker co-operatives have memberships that are often keen to experience self determination in the workplace. What happens in professionally managed worker-owned businesses? Recent research undertaken in Finland, however, involving a comparative analysis of worker experience in different ownership models, including worker co-operative ownership, was far from encouraging and did not provide a clear endorsement of the worker co-operative model in practice.⁴⁶

If one looks at issues like member participation in co-operative governance, the

figures are universally dismal. There are also few indications that staff or members are encouraged to reflect on, or develop, co-operative values and lifestyles. The social impact of a co-operative on community life is again a subject upon which little research has been undertaken. In the area of education, co-operatives in the English-speaking world that have funded or supported university Masters' programmes for professional management development, or for developing Co-operative Studies in general, could be counted upon one hand.

Conclusions

The size, scope, membership, and financial resources of the Co-operative Movement in the English-speaking world all look to be formidable. Yet poverty, authoritarianism, and increasing materialism and individualism suggest that, in terms of the wider fundamentals, the Co-operative Movement in the English-speaking world is underperforming. This is not a resource issue; it is a cultural and, indeed, a spiritual issue. It is a question of co-operative management culture and co-operative values and purpose being out of step. This is not just a problem for the English-speaking movement, but perhaps it is more entrenched here than elsewhere.

It would be only too easy for this enormous movement to mobilize its

membership if it really wanted to communicate regarding the needs of the hour and the available solutions. People realize that things are going wrong and that fundamental economic change is essential. They are looking for leadership; they are looking for an alternative vision. The three stranded strategy focused on job creation, sustainable consumption, and the building up of an autonomous civil society based on the core principles of Catholic Social Teaching is the way forward. The organizational/managerial value perspective is the decisive issue that will determine success or failure. The global crisis impacting on all aspects of our prevailing economic philosophy and activity is, I believe, a tremendous opportunity to confront and overcome this entrenched managerialism and economic egotism and to assert the proposition so central to the message within *Caritas in Veritate* that there can be no authentic economic development without moral development.⁴⁷

If the strategy I propose is to succeed, it will require the collaboration of *all* parts of the co-operative movement's value chains in each of its key sectors in order to establish the mechanisms for reforming consumerism and creating sustainable and meaningful employment that can eliminate poverty and redistribute wealth. It will require collaboration with Trade Unions too. Where are we to start with such an ambitious enterprise? The answer surely must be with Catholic Co-operators and Catholic Trade Unionists.

NOTES:

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- ⁴⁴ Ibid.
- ⁴⁵ Davis and Donaldson, *op cit*.
- ⁴⁶ Andrea BERNARDI and Tapani Koppa (2011) A better Place to Work. Finnish Co-operatives in a Comparative organizational Climate Analysis, *International Journal of Co-operative Management*, Vol. 5, No. 2, July, Leicester, Table 7, p31.
- ⁴⁷ Benedict XVI, (2010) *Caritas in Veritate*, Libreria Editrice Vaticana, Rome, p15-20.