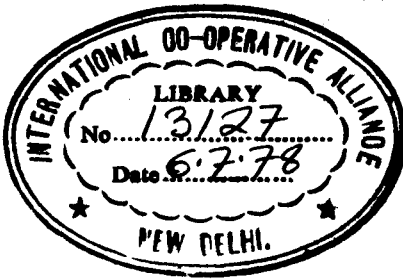


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Review of International Co-operation

Volume 69 1976

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ICA's new President: Roger Kérinec
by Nils Thedin

Mauritz Bonow—an Appreciation
by S. K. Saxena

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THE INTERNATIONAL CO-OPERATIVE ALLIANCE

was founded in London in 1895 as an association of national unions of co-operative societies, which seek to promote a non-profit system of production and trade, organised in the interests of the whole community and based upon voluntary and mutual self-help.

It comprises organisations in every continent, and its total affiliated membership through national organisations exceeds 321 million. The consumers' movement accounts for just under half the membership, the other half consisting of agricultural, housing, credit, workers' productive, artisanal and fishery societies.

Its purpose is to propagate co-operative principles and methods and to promote friendly and economic relations between co-operative organisations of all types, both nationally and internationally.

It promotes, through auxiliary trading, housing, banking and insurance organisations, direct commercial and financial relations between co-operative enterprises in different countries so as to enable them to exert on the world market, as well as at home, an influence beneficial at once to consumers and primary producers.

It convenes international congresses, furthers the teaching and study of co-operation, issues publications and research data, and collaborates closely with the United Nations as well as with voluntary and non-governmental international bodies which pursue aims of importance in co-operation.

In the United Nations, its Economic and Social Council, as well as in some of the Specialised Agencies, it enjoys the right of participation in their meetings and work as an International Organisation with Consultative Status, Category I.

Its official organ is *The Review of International Co-operation*, published bi-monthly.

The study of International Co-operation takes place under the auspices of the 'Henry J. May Foundation', the Permanent Centre of International Co-operative Study.

The ideological work of the Alliance also finds expression in the annual celebration in July of International Co-operative Day.

Review of INTERNATIONAL CO-OPERATION

The official Organ of the International Co-operative Alliance

Editor: J. H. Ollman

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The ICA is not responsible for opinions expressed in signed articles

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The President's New Year Message

The year 1976 will mark an important stage in the life of the International Co-operative Alliance.

In the first place, it is Congress Year, and Congress is always an important event, especially now that it meets only every four years. Congress has the task of laying down the policy to be followed up to the time of the following Congress. It is also an occasion for the International Co-operative Movement to take up its stand with regard to the world's vast economic, social, and even political, problems.

In the second place 1976 is important because the next ICA Congress will not be satisfied with a short-term policy—because the membership has decided to elaborate a long-term plan, and thus to place a large stake in the future.

In addition, the decision taken by the United Nations with regard to the New Social and Economic Order to be inaugurated in the world, cannot leave Co-operators indifferent, much less the ICA. This concerns the actual context in which the ICA's long-term programme must be set, and the new relationships which have to be taken into account.

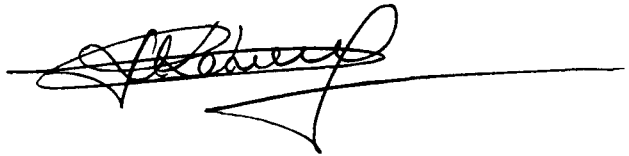
The year 1975 has already been characterised by important international meetings which, whether in Lomé, Helsinki, Mexico or Paris, have all expressed concern for greater agreement and better understanding between people of widely divergent opinions. The International Co-operative Alliance hopes that this search for greater international solidarity will be extended in 1976, as this alone can resolve the problems raised by the inequalities and divergences inherited from the past.

Agreement is no less necessary in the co-operative sector, and will be on the Agenda for Congress, which will discuss the theme of Collaboration between Co-operatives and must take momentous decisions to enforce it. The Co-operative idea, which is recognised in the movements of the widely differing countries belonging to the International Co-operative Alliance as enabling men to take a direct share, daily and practically, in improving their standard and way of living and contributing to the creation of a society responding to their needs as they themselves conceive them, must certainly be a great and good idea. But it can only be promoted by the Co-operators themselves.

That is why all Co-operators have a role to play in creating the new image—more up-to-date and still more effective—of their International Movement which, through the Alliance, represents not only their interests but, even more important, their philosophy and their ideals, even at the world's highest forum, the United Nations and its agencies.

Our Congress will be held at the headquarters of one of these agencies, UNESCO in Paris. UNESCO represents for us the promotion of education, a role which the Alliance has chosen, especially through its Regional Offices in Asia and Africa. We hope that the year 1976 will witness further development of such regionalised activity by the efforts of Co-operators throughout the world.

This will be our way of remaining faithful to the remarkable work accomplished over the past 15 years by President Mauritz Bonow, to whom Central Committee in Stockholm rendered the unanimous homage due to this great figure of International Co-operation.

A handwritten signature in black ink, appearing to read 'R. Kérinec', written over a horizontal line. The signature is stylized and cursive.

R. Kérinec

ICA's New President: **ROGER KERINEC**

In the spring of 1945 the great dream of the peoples of all countries seemed to have become a reality. The immeasurable destruction and boundless sufferings of war belonged to the past—hopefully forever. The United Nations had been created; the preamble of its charter expressed the yearning of the whole world: that the peoples should “practise tolerance and live together in peace with one another as good neighbours”.

Only a few years later the cold war was a tragic fact. The international co-operative movement was not unaffected by this bitter conflict. Its icy winds blew right through the ICA.

It was in this atmosphere that the partly reorganised Hungarian and Polish co-operative movements were refused membership of the ICA. At the same time it was clear, however, that these conflicts had to be settled, if serious damage to international co-operation was to be avoided. The long-range task of the ICA could be nothing less than to work, stubbornly and vigorously, for reconciliation and realistic construction.

It was in this spirit that the Executive

of the ICA in the mid-sixties sent delegations to Poland and Hungary in order to study the co-operative movements of these countries and make recommendations regarding their eventual membership of the ICA. On both occasions, Roger Kérinec was appointed member of the mission.

The Executive could have made no better choice. Roger Kérinec has an exceptional capacity for establishing personal contacts. He listens, he understands (even if you speak English), he inspires confidence. There is always a witty joke just around the corner, a friendly smile, a catching laughter. Nothing could be more alien to Roger Kérinec than Hamlet's bitter words: “Man delights not me; no, nor woman neither”. And that explains, in part at least, his ability to build bridges over troubled waters.

In the two missions mentioned, Roger Kérinec played a central role. He wrote the reports, which to a large extent were based on his own penetrating analysis of the organisation, the functioning and the democratic character of the movements.

The Polish and Hungarian organisations

—a builder of bridges

were subsequently accepted into membership as a result of the findings of the delegations. Undoubtedly these decisions have been of lasting value to the ICA.

It should be strongly stressed that the delegations in no way tried to compromise with established co-operative principles. Roger Kérinec has a deep-rooted devotion to the ideals of democracy which are the very core of co-operation. This uncompromising loyalty to democratic values is even more clearly expressed in the report which Roger Kérinec (together with myself) presented to the Congress at Hamburg in 1969. Co-operative democracy required, the report stated, not only a democratic structure, a fair distribution of responsibility and tasks, a continuous dialogue assisted by efficient systems of communication. It is also a question of attitude. Democracy requires an open mind, a capacity to listen, a will to understand.

This is a good summary of the qualities of Roger Kérinec himself.

In the French movement Roger Kérinec

has played an important role for a long time. The number of tasks entrusted to him is almost staggering: in the National Federation, the Wholesale Society and the movement in the Paris region, as well as in the social and economic council and other official bodies. He embarks upon all these various tasks with tremendous gusto—and his leisure time obviously is much too limited. Now another task of vital importance has been added to the previous ones: the presidency of the ICA. Will he find the necessary time for these new duties? What is absolutely certain is that he has the personal capacity for a very constructive contribution to the work of the ICA: he is a builder of bridges.

Roger Kérinec is a middle-aged man now: sturdy, grey-haired, with the authority of an experienced co-operator. But he has the eyes of a boy, sparkling with joy and curiosity and enthusiasm.

France has had much to offer the international co-operative movement. Roger Kérinec will add still another dimension to this contribution.

NILS THEDIN



Handing over the President's gavel

MAURITZ BONOW

an appreciation

When Dr Mauritz Bonow retired from the Presidency of the International Co-operative Alliance on the occasion of the Central Committee meeting in Stockholm in 1975, he had occupied the highest office in the Alliance for approximately 15 years. His term of Presidency ranged over a period that witnessed some of the more revolutionary events in contemporary history. As an organisation whose membership is open to all genuine co-operatives, irrespective of the social and economic systems in which they operate, and whose objects include "the establishment of lasting peace and democracy", the Alliance is not immune to international political forces which have sometimes dominated the debates and have placed considerable strain on the ingenuity of its elected leaders. It has been one of the great contributions of Mauritz Bonow that he helped to strengthen the sense of unity within the Alliance by making us concentrate primarily on co-operative matters, by recognising honest differences, and by constantly reminding us in his patient and gentle manner that we should not lose sight of the long-term tasks of the Alliance, nor of the dangers of fragmentation. And from this unity has flowed the strength and the respect which the Alliance enjoys in the counsels of the world today.

The dedication shown by Mauritz Bonow to Co-operation throughout the working

part of his life stems from a deep understanding and appreciation of the philosophy and practice of the movement. Clearly, in an organisation of the complexity of the Alliance, no individual can claim the entire credit for the achievements. The final decision must be the result of a long and continuous interplay of forces, of compromises between the varying views which emerge from different quarters. But it has been Mauritz Bonow's merit to have welded the diverse and often seemingly incompatible viewpoints into coherent programmes of action.

It is, I think, entirely fair to say that some of the major subjects with which ICA Authorities have been concerned in recent years have originated from the perception of Mauritz Bonow. To give one example: the paper presented by him at the 21st Congress in 1960 in Lausanne on "Co-operation in a Changing World—a Survey of Objectives and Methods with special reference to the Western Co-operative Movement" initiated a debate which dominated the co-operative world in the 1960s, and whose implications continue to engage us well into the 1970s. The debate has helped to sensitize the movements to contemporary challenges and forced them to look beyond their narrow frontiers in order to meet the imperatives of efficiency in highly competitive environments. A clear link can be seen between the Lausanne paper

MAURITZ BONOW

appreciation

and the debate on integration which took place at the 1966 Congress in Vienna and which led, finally, to the discussion on Contemporary Co-operative Democracy at the Congress in Hamburg in 1969. We must be grateful to Mauritz Bonow for grasping, ahead of many others, the broad correlations between global economic and social problems and the role which co-operatives can play in the resolution of some of those problems.

Perhaps Mauritz Bonow's biggest contribution has been his passionate advocacy of the cause of developing countries and, to that end, of the need for enlarging the scope and effectiveness of the work of the Alliance. An arch enemy of injustice and a firm believer in egalitarianism, under his leadership the Alliance has become a truly global organisation; the two active Regional Offices in South East Asia and East Africa are a testimony to his work in this field. He has helped to mould public opinion in his own country, Sweden, on the importance of a cause which, in many respects, must override all current concerns of humanity, that of raising the living standards of developing countries. Many of us recall with deep appreciation his efforts in connection with the ICA Congress in 1957 in Stockholm which launched the campaign under the slogan "Without boundaries" ("*utan gränser*"). On the more practical plane, he has helped to fashion a pattern of relationship between individual efforts and government assistance to developing

countries; he has described this in some detail in his recent publication, "International Co-operation for Self-reliance: some Swedish Experiences". Although several other Movements have been active in this field, it is the scale and the continuity which Mauritz Bonow has helped to achieve which are impressive. His consistent advocacy is now receiving acceptance in other movements.

To us in the Secretariat, Mauritz Bonow has been a friend and a guide. No problem was too small to receive the sympathetic consideration which we came to expect from him, no detail too insignificant to escape his notice. He has truly been a working President.

Comparing the international co-operative scene when Mauritz Bonow assumed the Presidency with when he retired in October 1975, we find important and significant changes in ICA's outlook and its approach to world questions—an organisation which is sensitive to current issues and which is respected, not least by the United Nations, as an organisation of repute, skill and concern, and this change truly measures the impact of Dr Bonow's leadership.

We all wish him—and Anna Greta Bonow, his life-long partner and support—a pleasant and fruitful retirement and hope that he will now find time to write and enrich our thinking on the basis of his vast knowledge and experience.

S. K. SAXENA
Director, ICA

The French Co-operative Movement

As is our usual practice in Congress year, we are happy to publish an account of the French Co-operative Movement, to provide background information for the 26th Congress of the ICA to be held in Paris from 28th to 30th September 1976.



*The Editor wishes to thank the
Groupement National de la Coopération, and Françoise Baulier
of the FNCC for making the manuscripts available,
and Margaret Blindell of ICA for translation of
the French texts into English.*

The French Consumer Co-operative Movement

PARIS 1972: The French Consumer Movements hold their first joint 'Consumer Fair'. The public attend in great numbers. They are curious, interested, they ask questions. This is the occasion for everybody to become aware of the inadequacy of the laws protecting the consumer in France, of the necessity for joining together to form an effective pressure-group capable of obtaining improvements in the existing legislation.

Among the consumer associations present, the most powerful and the one responsible for organising the Fair: the *Fédération Nationale des Coopératives de Consommateurs* (FNCC). The most powerful, from the number of consumers under its banner—3 million member co-operators — and also highly qualified, through its experience of more than a century in the service of consumers, in the co-operatives created by them and for them.

Valéry Giscard D'Estaing, then Minister of Finance, wanted to underline the importance of this Fair by coming himself to open it. Guests such as Ralph Nader and Sven Heurguen, the Swedish Ombudsman, who recounted their experiences to attentive audiences, underlined the international aspect.

It was, as the journalists said, echoing in the national and international press: "The Coming of Consumerism in France."

* * * *

1974. Dr Pradal, author of a book, "Guide des médicaments les plus courants" (Guide to the commoner medicines) saw his book refused publication. This ban was procured by the pharmaceutical laboratories because

some of the patent medicines which they manufacture were violently criticised.

This ban contravened the fundamental right of consumers to information, and the FNCC felt bound to intervene. This it was able to do because a law had just been passed in France which recognised the right of approved consumers' associations to bring actions in the courts to protect the collective interests of consumers.

And FNCC had just received official approval—it was the first consumers' association in France to do so—and it immediately set about using this new right. It defended Dr Pradal's book and won its right to be put on sale. FNCC's intervention was loudly praised in the press.

This in fact obtained recognition of the right of consumers to information on the medicines which they absorb.

It also paved the way for improvements in the regulations covering patent medicines.

Finally it confirmed the effectiveness of FNCC's action to protect consumers.

* * * *

MARCH 1975. No more plastic containers for wine in COOP shops. Why this bold innovation?

In the present state of research, there is a strong presumption that these containers used for wine represent a health hazard for the consumer.

However, as soon as the Federation announced the Movement's decision to the press, a violent controversy began on the harmlessness of Vinyl Polychloride. This led the Public Authorities, as the Co-



In a Hypermarket—Consumers' Corner: the hostess helps with information

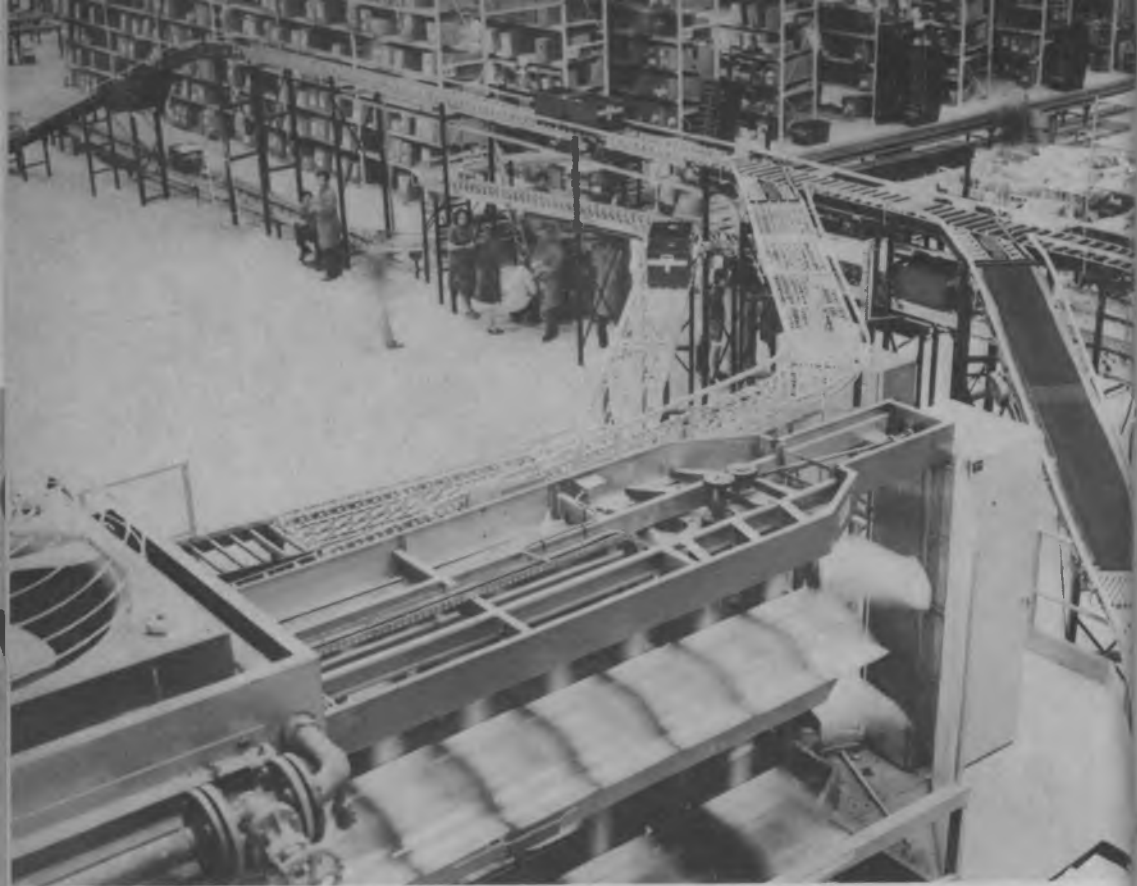
operative Movement had hoped, to gauge the urgency of research in this field.

* * * *

These are three examples, the most recent and the most noteworthy as far as the general public is concerned, of the constant activity of the French Co-operative Move-

ment in the service of consumers both inside and outside the movement.

The last example quoted proves once again that this Movement wants to see all consumers benefiting from what it demands with all the power of its commercial weight, what it accomplishes for its members in its own shops, in spite of the fierce competition



The Moreuil warehouse has made possible the development of postal sales, and also supplies the non-food sector of the hypermarkets

which it must overcome if it is to maintain that economic weight on which alone its effectiveness depends.

As V. Ansquer, French Minister of Trade and Small Industries, emphasised when he addressed the delegates at the 1975 Conference: "You were originally consumers, and only consumers, but to attain your objectives you found it necessary to fulfil a commercial function."

The commercial weight of the Consumers Co-operative Movement represents in 1975 more than 12,000 million francs.

That is to say, in France, for every 100F of commercial expenditure, 3 francs are spent at the COOP.

The Movement's commercial network is very diversified, meeting all the

needs of the consumer:

- large size: 23 hypermarkets, 273 supermarkets
- medium size: 1,000 mini-supermarkets
- 6 specialist shops
- 30 cafeterias
- and many little shops.

Altogether this represents 7,000 shops, 800,000 square metres of selling space, constantly adapting to the consumers' needs. These shops are managed by the 200 societies belonging to the FNCC spread all over France.

The Regional Societies, numbering 24, by themselves achieve 92% of the Movement's turnover. They have recently

been the subject of widespread structural changes, in order to attain optimum efficiency.

The local specialist societies, which achieve 3% of the total turnover, vary considerably as to their size and type of activity.

* * * *

The Co-operative Societies are provided with a central organisation for purchasing, production and services, the *Société Générale des Coopératives de Consommation*.

The SGCC, which takes third place among the French central purchasing organisations, also includes a production sector operating 14 factories which manufacture 350 products under the COOP brand. The postal sales sector has the third largest turnover in France for this type of sales.

This production, distribution and services apparatus is managed democratically by the 3 million member co-operators of the Movement, determined to revitalise the existing consultation machinery and also to create a more modern structure. The FNCC therefore has a Panel of Co-operators which it consults frequently, which enables it to respond more easily to the expectations of the Movement's members. It can also mobilise co-operators for specific demonstrations connected with improving consumer legislation, and can thus originate, either alone or in collaboration with other consumer associations, campaigns concerning such matters as informative labelling, tobacco, cosmetics etc.

* * * *

Information, education and the protection of the consumers and co-operators who put their faith in the Movement, remain high priorities. For this purpose the FNCC has at its disposal a wide variety of publications, and its journal, *Le Coopérateur de France*, has one of the largest circulations in France. In addition to its hostesses in the COOP hyper- and supermarkets, whose task is to advise consumers on their daily problems—irrespective of any commercial considera-

tions—the FNCC has opened a Family Reference Centre for the information of consumers, which gives useful advice on taking full advantage of their rights in all fields, economic as well as legal, fiscal and social. It is consulted by 30,000 consumers every year.

* * * *

In 1955 the Movement set up a Co-operative Laboratory for the information, protection and representation of consumers, which carries out analysis, research and surveys, in the fields of health and hygiene, on consumer products. Its work has brought it international fame, and it should be noted that it is the only independent scientific organisation serving the consumer in France.

The Movement allows the Laboratory complete liberty in setting up its research projects and in disseminating the results of its analyses. It holds its work in high regard for the better protection of co-operators. Thus, for example, COOP branded products are tested by the Laboratory, which has also helped to put into effect a system of informative labelling; in the same way, canned goods sold under the COOP brand have for the past thirteen years been openly marked with the date.

* * * *

To complete this brief description, it should be mentioned that the Movement is also active in the social sector (Mutual Aid—Leisure) and also provides for the benefit of co-operators the services of a Bank: the Central Co-operative Bank; of the *Union Coopérative de Crédit Ménager* (Co-operative Union for Domestic Credit), and of insurance through *La Sauvegarde*.

* * * *

The economic weight of the French consumers co-operative movement is the result of the work and of the constant efforts of those who knew how to construct and maintain its interdependent structures. It will be remembered that, to start with, when co-operatives were springing up at the beginning of the century, there was a

time when political divisions and commercial conflicts made their existence precarious and their development difficult. And it is to Charles Gide that the credit is due for having set out a doctrine capable of producing unity.

It was in 1912 that the "pact of unity" signed between the two schools of thought, that of Charles Gide (the liberal) and that of Albert Thomas, the socialist leader, allowed the birth of the *Fédération Nationale des Coopératives de Consommateurs* and the rise of the Movement.

The Movement was subsequently able to maintain its unity, through the concerted planning of its development and the

permanence of its interdependent structures.

Its commercial weight and its consumer activity mean that it is widely represented in the political field, and wherever consumer interests are at stake. Many of its representatives will be sitting, during the coming months, on the specialist commissions concerned with the development of the VIIth French Plan.

This would confirm, if confirmation were needed, that the French Consumer Co-operative Movement's competence and experience in protecting consumers and their interests are officially recognised in France.

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School Co-operatives

The *Office Central de la Coopération à l'École* (OCCE) was set up on 3rd May 1928, and has been recognised as a public service since 1969.

Its aim is to contribute to the intellectual and civic education of pupils in the French public education sector, at all levels, by the practice of co-operation, the development of solidarity, of initiative and of responsibility through a common task, in order to produce citizens conscious of both their rights and their duties.

The origin of the OCCE was linked with the mutualist co-operative movement which was particularly active at the beginning of the century, and with the vast co-operative educational movement whose prominent figures were B. Profit, creator of the "Coopérative Scolaire" Institution, and Célestin Freinet for whom co-operative practice in the classroom is an indispensable aspect of the Modern School.

The origins and structure of the OCCE were based on classroom co-operatives in the primary schools. During the past 20 years the movement has spread in secondary schools in the form of co-operative "free activity" centres and co-operatives involving the whole school. Nevertheless OCCE believes that the classroom co-operative constitutes one of the essential channels for the renewal of secondary education.

Co-operative activity presents three inseparable aspects:

1 a teaching aspect, which concerns the modification of teacher-pupil relationships in the class, within the overall conception of school work;

- 2 a social and civic educational aspect, by the exercise and sharing of responsibility, as well as by the self-management and shared management of the co-operative;
- 3 the aspect of economic training through the whole of the economic and financial activities linked with the running of the co-operative.

The classroom co-operative is (with the aid of the teacher) the class which organises itself:

- by choosing its own representatives;
- by public discussion of all matters which affect its work;
- by deciding on a programme of co-operative activities;
- by supervising the action of its representatives;
- by working at a common task.

OCCE considers the school co-operative as an active method of education: it is democracy by doing.

OCCE Structure

The adult initiators of co-operatives and "free activity" centres constitute a branch of the OCCE in each *département* of France. The branch is usually chaired by the Schools Inspector, and is managed by a board of directors and an office of which the *Secrétaire départemental* is the key member.

Parallel with the adult Board of Directors of the departmental branch, the young officials meet together in a departmental society of young co-operators. Society and branch maintain constant liaison.



The Co-operative atmosphere helps in the study of languages—in this case, English

Every year, the representatives of the adult departmental branches meet in general assembly to define the orientation of the movement, study educational problems, draft a programme of action and elect a Board of Directors and a national committee, which are the executive bodies of the OCCE.

The representatives of the young co-operators in each department meet every year at a congress which elects a National Council of Adolescents (*Conseil National des Adolescents*, CNA). The CNA co-ordinates and initiates the activities of the departmental societies, co-operatives and “free activity” centres.

OCCE Activities

The national congresses, adult and young, are important annual events, during which important educational questions are de-

bated: problems of self-discipline and self-management, human relations in institutions, internal regulations, use of audiovisual media.

OCCE organises information sessions for adult “activators” and young officials, meetings and educational workshops at primary and secondary level.

OCCE publishes periodicals: an illustrated magazine for children—“Amis-Coop”—as well as a monthly newsletter for the sections.

Finally OCCE publishes several brochures and educational guides.

OCCE Services

OCCE offers its members various services:

- administrative help (drawing up of statutes, opening giro accounts, contingency grants)

- technical help through its specialist committees (Secondary Schools, Specialised Teaching, Audio-Visual Media, School exchanges, Inter-school correspondence, Travel, Philately, Floral Decoration, International Exchanges, Solidarity and War on Want, etc.)

In each *département*, the adult branch makes suggestions for:

- reference material
- seminars
- meetings between young people and co-operative activists
- cantonal, departmental and national conferences
- educational travel
- links with the national purchasing co-operative, SCATOCCE.

OCCE works in close liaison with the *Institut Coopératif de l'Ecole Moderne*,

the *Syndicat National des Instituteurs*, the *Ligue de l'Enseignement*, the FNCC, as well as with the CEMEA (*Centre d'Entraînement aux Méthodes d'Education Active*) and all movements concerned with new educational activities.

School Co-operatives and International Relations

The Co-operative spirit, of fraternity, solidarity and citizenship, does not stop at frontiers. That is why OCCE makes special efforts to develop international exchanges at school co-operative level:

- by organising meetings/exchanges for young people and teachers with Poland (exchange-travel), Algeria, Morocco, Tunisia (introductory seminars for co-operative education).
- by contributing to the development of inter-school correspondence and the exchange of experiences, on the

Audio-visual aids encourage the use of apparatus, and help to develop a co-operative spirit



one hand with francophone countries (Black Africa, Belgium, Quebec, Switzerland), and on the other with Yugoslavia, Czechoslovakia, Italy, Portugal, Germany and the Latin American countries.

A special contact has been established with Germany which, besides the OCCE section created in the French zone, has given rise to the Franco-German Union for Co-operation at School, an exemplary achievement of the two co-operative movements.

OCCE is also associated with joint activities in connection with disaster (Managua), war (Vietnam), problems of world hunger (a particular effort by the Pas-de-Calais department provided for the con-

struction of a well in the Sahel). These few examples give a glimpse of the varied nature of the activities sponsored, without being by any means exhaustive.

Finally, the OCCE takes part in the work of the BICS (*Bureau International de la Coopération Scolaire*), the focus for school co-operatives the world over.

To sum up:

Through its various activities, OCCE works to maintain the co-operative ideal within the school environment. It thus contributes to developing in young people those civic virtues necessary for the functioning of democracy, and to forming adults who will prove in the future and under any circumstances, conscientious citizens and responsible co-operators.

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The Agricultural Mutual Insurance, Co-operative and Credit Movement

The Agricultural Mutual Insurance, Co-operative and Credit organisations grew out of the French farmers' need for security and desire for advancement. They are professional bodies managed by the farmers themselves, and play a distinct economic and social role. Spread throughout France, they satisfy a number of present-day needs in the agricultural and rural community, such as:

- 1 Localisation of agricultural credit and availability of mutual insurance through local branches;
- 2 The penetration of Co-operation into the food and agricultural industries and the availability of agricultural credit through local branches;
- 3 In the export field, the presence of large co-operative foreign markets.

Rejection of an exclusively profit-seeking goal, and management founded on the idea of service, are the essential characteristics of the Movement, whose principal aim is to ensure the economic and social

advancement of its members by collective action based on:

- solidarity
- participation
- involvement
- education and training.

Another important function is to provide a link between the scattered individual farmers and the Public Authorities, which need the help of the Co-operative and Mutualist Movement for the operation of an effective agricultural policy and the avoidance of technocratically unworkable decisions. For this reason, the Co-operative and mutualist organisations have been allotted such tasks as:

- the social protection of farmers
- allocation of improvement grants
- the organisation of certain markets.

Thus the government benefits from dealing with a body of organised and responsible farmers, rather than through a hotch-potch of individual transactions, and the individual farmers, jealous of their freedom as

“owner-managers”, can avoid too close state control by working through their organisations.

I MUTUALITE AGRICOLE (Agricultural Mutual Insurance)

Mutualité Agricole provides complete insurance protection for members of the agricultural community and for their goods and chattels, and in fact comprises two distinct organisations, a social security organisation (*Mutualité Sociale Agricole*) and an insurance organisation (*Assurances Mutuelles Agricoles*).

This unique dual function is the result of a particular historical development. *Mutualité Agricole* dates back to the second half of the 19th century, when the peasants began to form mutual insurance groups to provide reciprocal cover against the risks of their trade, such as fire, cattle mortality and hail. The groups were officially recognised and sanctioned by the Law of 4th July 1900. They were originally created, therefore, as mutual insurance societies, but as they were widespread throughout the rural countryside, they became the framework for the application of agricultural social legislation from 1930 onwards. *Assurances Mutuelles Agricoles* now collects 2,000 million francs in premiums and is the second largest French general accident insurer (that is, insurance other than life insurance) and the largest in the agricultural field. *Mutualité Sociale Agricole* is likewise the second most important social protection system, and covers one seventh of the French population: it provides more than 20,000 million francs in benefits to farmers, and through its health and social schemes improves living conditions in the rural community.

Although their activities differ, the two bodies have an identical professional foundation and function on the basis of a common principle, mutual insurance, which implies solidarity and participation. In both organisations, management at all levels is carried out by the elected representatives

of the interested parties, and a decentralised structure allows effective participation at all stages.

To encourage maximum participation, which is the keystone of the organisation, *Mutualité Agricole* provides training within the framework of its regional associations for its farmer members, to enable them to assume responsibility in their agricultural professional body. In addition, *Mutualité Agricole* carries out an extensive information programme for the benefit of elected officials and members through news sheets, meetings, films and audio-visual displays.

Finally, aware of the difficulties inherent in living in the country (isolation, decay of social life), *Mutualité Agricole* strives to put new life into the rural environment, in conjunction with local officials, social workers and other trained workers. Through its two fields of activity, therefore, *Mutualité Agricole* provides a public service as well as insuring against risk.

II COOPERATION AGRICOLE

The first dairy and wine-producers' co-operatives were formed under the stress of necessity between 1880 and 1910, although peasant solidarity in France dates from very much earlier. Around 1930 the economic crisis and the catastrophic condition of the wheat market produced the cereals co-operatives. Other pressures have resulted in the formation of co-operatives in other sectors, and the Co-operative Movement has spread rapidly since 1945. Most co-operatives are specialised small or medium-sized societies; many are multi-purpose covering a wide geographical area.

The Marketing Co-operatives comprise on the one hand co-operatives which collect, store, process and sell their members' products, and on the other, Supply Co-operatives which purchase jointly on behalf of their members and supply the products and equipment necessary for working the farms. There are currently around 5,000 marketing co-operatives, in-



The shop of the Agricultural Co-operative Society at Castelnaudary

cluding primary co-operatives, co-operative unions, and also Collective Agricultural Societies (*Société d'intérêt Collectif Agricole*—SICA); the last-mentioned constitute a para-co-operative form of enterprise and also admit members from professions closely related and complementary to agriculture.

The Service Co-operatives provide for their members such additional services as shared equipment, artificial insemination, electrification etc. (The mutual credit and insurance societies are legally considered as a special type of co-operative.) There are at present around 14,000 service co-operatives, mostly very small.

In 1972, the date of the last general census carried out by *Coopération Agricole*, the turnover of the 5,000 primary co-operatives, co-operative unions and SICA (not including the service co-operatives) reached 45,000 million francs (after tax), representing 52.8% of total agricultural production. The average turnover per unit (9 million francs) may seem low, but in fact the 350 co-operative units which between them achieved almost 60% of the total co-operative turnover had an average turnover of 77 millions; the average turnover of the remainder falls to 3.8 millions. In 1972 there were 19 units with a turnover of more than 220 millions each: this leading group, which includes primary societies (generally multi-purpose), co-operative unions and SICAs, is also characterised by a greater percentage increase in turnover (55% between 1965 and 1972, compared with the average of 38%).

One national co-operative union is classed officially as a leading exporter of agricultural and food products. Eight unions and primaries (cereals, dairy produce, meat, fruit and vegetables) are among the 40 most important French suppliers of agricultural produce. In 1972 the co-operative sector achieved 27% of the total turnover for food and agricultural industries, and a striking fact of the last ten years is the appearance of well-known co-operative brand names, mainly among milk-products.

Four branches between them achieved 83% of total co-operative turnover: cereals (including oil-producing) 30%, supplies (including animal feed) 15%, milk and milk products 27%, cattle and meat 11%.

Finally, nearly all farmers belong to one or more co-operatives: marketing co-operatives number 3,700,000 members for 1,500,000 farms. The agricultural co-operative movement employs approximately 95,000 full-time workers, 118,000 if service co-operatives are included.

III CREDIT AGRICOLE

Bank financing differed greatly in the agricultural and industrial sectors even in the 19th century. Capital turnover in the agricultural sector is slower, hence capital is immobilised for longer periods with uncertain profitability. On the other hand, the savings capacity of the peasant was high, especially in France, and banks therefore tended naturally to collect deposits from the rural areas and use their funds for commerce and industry; this tendency was strengthened as the local banks gradually joined together to form large national institutions. Even the land bank (*Crédit foncier*) was mainly concerned with real estate transactions rather than with supporting rural development. In 1894 and 1899 laws were passed authorising the formation of local (and later regional) mutual agricultural credit banks, assisted by state subsidy. By 1905 the *Crédit Agricole Mutuel* network covered nine-tenths of France. The National Bank was created in 1920. *Crédit Agricole* has developed considerably since 1945 with the increasing demand for agricultural financing, and since 1966 its resources have enabled it to operate without state assistance.

Local banks. Membership of the local banks, which operate on a mutualist co-operative basis, is defined by the *Code Rural* and the decrees of August 1971 extending the activities of *Crédit Agricole*. Their main objectives are:

— development of a local rural and agricultural credit policy, subject to the

regulations and under the guidance of the national and regional banks;

- granting of loans, subject to the above, carrying all or part of the risk;
- ensuring the presence of *Crédit Agricole* at grassroots level.

There are at present more than 3,000 local *Crédit Agricole Mutuel* banks in France, an average of 30 to 35 for each regional bank. Local banks are often formed at the instigation of the regional banks, and should be distinguished from the permanent or periodic branch offices maintained by the regional banks.

Regional Banks, like the local banks, are mutual co-operative non-trading societies governed by special statute (Book V of the *Code Rural*). They are the operational cells of *Crédit Agricole*. On the collection side, the Regional Banks:

- open demand deposit accounts and short-term (under 2 years) deposit accounts, on their own account;
- place with the public the occasional and regular issues of the *Crédit Agricole* National Bank, and open on behalf of the latter savings-book accounts and house purchase savings accounts.

On the loans side, and under control of the National Bank, the Regional Banks:

- grant direct monetary loans, discountable at short or medium-term, approved by the local banks;
- on their own account and that of the local banks, grant non-discountable medium- and long-term loans (but in this case they must obtain an advance from the National Bank in accordance with internal administrative regulations).

In other words, in the matter of loans the Regional Banks provide the finance for loans granted by the local banks. However, certain loans to public and private bodies are outside the scope of the local banks and are granted directly by the Regional Banks.

The Crédit Agricole National Bank is a public institution, differing fundamen-

tally from its basic units. It is administered by a board of directors, under the control of a plenary committee of 30 members chaired by the Minister for Agriculture. The Plenary Committee consists of:

- 3 senators and 3 deputies elected by their respective assemblies;
- 12 representatives elected by the *Crédit Agricole Mutuel* regional banks from a list of names provided by the *Crédit Agricole* Federation.
- 12 members appointed by decree.

Seven members of the Plenary Committee are appointed as directors of the National Bank. The remaining members of the Board of Directors comprise:

- 1 representative of the Treasury
- 1 representative of the Bank of France
- The Director General of the National Bank, who is appointed by decree after consultation between the Ministry for Agriculture and the Minister for Finance. He cannot be dismissed without the consent of the Board of Directors.

The main functions of the *Crédit Agricole* National Bank are:

- centralisation of the Regional Banks' surplus deposits;
- issue of loans and management of savings collected through the intermediacy of the Regional Banks;
- provision of monetary refinancing for Regional Banks showing a deficit on deposits;
- granting of advances to Regional Banks for non-mobilizable loans which they have agreed.

Finally, the National Bank performs all the functions of a central bank according to banking regulations and its own specific regulations.

IV The CNMCCA (Confédération Nationale de la Mutualité, de la Coopération et du Crédit Agricoles)

Article 3 of the Statutes of the CNMCCA states that its purpose is "to act as liaison

between its member organisations, to co-ordinate their separate endeavours, to encourage the development of Mutual Insurance, Co-operation and Agricultural Credit, to support these institutions and to study and promote all matters of common interest to them and their members”.

The Confederation thus has the dual function of providing support for, and representation of, the Mutualist and Co-operative Movement. The co-operative mutualist organisations set up voluntarily by the farmers and jointly operated by them cannot be classed as “services”: they are a form of expression and representative of the agricultural profession; they make up the Movement representing those farmers who belong to and take part in co-operatives, in credit societies, and in mutual societies. The Confederation is therefore well qualified to deal with general agricultural problems.

The CNMCCA works in conjunction with the Public Authorities in the development of agricultural and economic policies: at the annual meeting between the government and the professional bodies; at the monthly meetings at the Ministry of Agriculture; in Planning Committees etc.

It is also represented at the meetings of such bodies as the National Statistics Council, the National Prices Committee, FORMA (the Orientation and Regulation of Agricultural Markets Fund), the Economic and Social Council and attends meetings of the EEC. It represents the Mutualist and Co-operative Movement in dealings with other professional agricultural organisations and with the other sectors of the Co-operative Movement. It is a member of the *Groupe-ment National de la Coopération* concerned with the support and promotion of co-operation.

The CNMCCA does not perform any management functions. Its role within the agricultural co-operative and mutualist movement can be summarised as follows:

- the development of a common attitude concerning agricultural policy;
- discussion, reflection and study in depth on the subject of democracy and participation in our organisations and on their future;
- organisation of and systematic research for joint action between its three branches, at local and national level, to improve the service rendered to farmers.

Non-agricultural Co-operative Credit

Founded in 1938, the *Caisse Centrale de Crédit Coopératif* aims at carrying out “any banking operation which will facilitate the administration or creation of non-agricultural co-operative or mutualist institutions or social agencies”.

The Central Bank for Co-operative Credit is a semi-public institution constituted as a co-operative union under special legal statute. In accordance with co-operative principles, its capital is subscribed by its customers, i.e. co-operatives, mutual and other associations, and public bodies. It is at the same time:

- a central resources organisation which issues long term bond loans guaranteed by the State. It is active on the money market as lender and borrower, issues cash vouchers, and benefits from State resources in the form of loans from the Economic and Social Development Fund for the financing of maritime fishing;
- a central credit organisation which grants, either directly on its own account, or with the assistance of its member organisations, medium and long term loans to co-operatives, mutual and non-profit-making societies and their members;
- a research office which identifies new methods of savings and financing and extends assistance to the co-operative, mutualist and associationist movements as a whole.

The *Union du Crédit Coopératif* was formed around the Central Bank for Co-operative Credit. The full range of normal financial services is offered to customers by the Co-operative Credit Group, which

comprises:

- *The French Bank for Co-operative Credit*, a registered bank which gives the Group all the flexibility of action offered by a deposit bank. It is one of the pillars on which rests the regional development of the group through the setting-up of agencies in the provinces.
- *The Maritime Mutual Credit*, placed under the control of the Co-operative Credit group, which collects and administers the savings of fishermen, oyster farmers and coastal inhabitants and grants them the necessary financial assistance: loans for professional equipment and personal credits.
- *Numerous interco-operative establishments* which are credit co-operatives specialised according to a particular product or sector of activity. Among them:
 - Intercoop, Coopamat and Coopabail, which are credit/lease organisations.
 - The Co-operative Equipment Credit finances household and professional requirements.
 - Habitat Credit gives its financial assistance to promoters and purchasers of social housing.
 - UCEL, The Co-operative Union for Leisure Services, is in charge of the leisure and social tourism sector.
- Various Equipment Co-operatives cater for professional groups such as traders, artisans, doctors, road

carriers, wholesale fish traders, allowing them a higher profitability on investment and ensuring the mutualisation of risks by means of guarantee funds.

There is every likelihood that the rapid pattern of growth of the Co-operative Credit group will be maintained in the

years to come. Its long term expansion is linked to the fundamental needs of society: leisure, housing, consumer protection, savings, all of which are already, and will be to a greater extent in the future, the priorities of organisations which fall directly within the scope of the group's activities.

The International Co-operative Alliance 1895-1970

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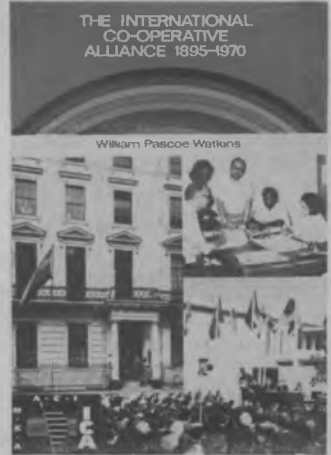
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Maritime Co-operation

In France almost all artisanal fishermen are members of fisheries co-operatives. Approximately 80 co-operatives bring together 32,000 artisanal fishermen who account for half the French fish production: 45% in tonnage and 55% in value. Co-operatives have made possible the modernisation of a sector which supplies an essential part of the basic diet of the French population. The grouping together of fishermen in co-operative commissioning companies to buy and manage vessels of large tonnage on a common basis, is a fine example of the role played by the co-operative movement in improving the standard of living of a whole sector of the population.

Fishery Supply Co-operatives

Fifty-five Supply Co-operatives at present operate on the coastline. In Finistère and Vendée two federations act as central purchasing organisations for co-operatives in their region.

Supply co-operatives are experiencing rapid development. In spite of the financial difficulties which they have encountered, they have been able to adapt themselves as a whole to the general evolution of the market by exercising stricter stock-control.

Wholesale fish trade co-operatives

More recently created, the 13 wholesale fish trade co-operatives have had a delicate role to play in the ports: to guarantee producers the best prices during auction sales while at the same time having to stand up against competition from private enterprise.

These co-operatives are now able to balance their operations better. However,

they have often had to play a regulating role in the market at their own expense. In some ports their function has been taken over by artisanal productive organisations, and this system will probably spread throughout the entire coastline.

Commissioning and management co-operatives

The commissioning co-operatives currently own 32 ships (steel trawlers over 30 metres long and three oceanic tunny-fishing vessels). To this small fleet can be added about 20 boats, in co-ownership with commissioning employers, whose capacity varies between 50 and 100 tons.

A number of commissioning co-operatives, as well as the management groups which complement them, are responsible for the technical and accountancy administration of around 300 boats for artisanal fisheries.

Oyster-farming co-operatives

The most important among these co-operatives are set up in Finistère (UNICOB in the Brest roadstead produces 12% of the French flat oysters).

While, at the production level, the small individual enterprise appears best equipped to withstand a crisis, the need for collective marketing structures is being increasingly felt.

Co-operative canning factories

The four metropolitan canning factories, as well as the Dakar factory, are affiliated to the Union "Fishermen of France". They account for 12% of the trade's turnover and treat some 15,000 tons of fish. The Dakar

Factory is one of the largest canneries in Africa.

Maritime Credit

Through the setting-up of mutual credit banks and co-operatives, the Maritime Credit organisation has since the beginning of this century, progressively found solutions to the old problems faced by artisanal fisheries, i.e. indebtedness and insecurity. These solutions could now be applied to serve as a basis for the developments required by new conditions in the fishing industry.

It is therefore the Mutual Maritime Credit's aim to meet the entire needs of artisanal fisheries. To this effect, its present structure comprises decentralised organisations and central institutions, such as:

- The local Maritime Credit Banks which operate in the main ports. They are now small offices of the Regional Bank which first investigate then forward requests for loans. They also constitute an indispensable link in the collection of savings.

- The Regional Banks' role is essential in the structure of the Maritime Mutual Credit group. It is their function to take decisions concerning individual and collective loans and to elaborate regional policies.

- The Confederation of Maritime Mutual Credit Organisations, set-up in 1955 to ensure co-ordination of activities of the Maritime Mutual Credit group beyond the specialisations of each of the fishing sectors, is a national organisation.

The activities of the Maritime Mutual Credit group are twofold. They comprise arranging for individual or collective loans to the fishing and shell-fishing industries as well as collecting members' savings.

* * * *

In the particular professional sector of fisheries, the co-operative movement, supported by the Maritime Mutual Credit group, has improved living conditions and has helped in the transition from an artisanal economy to a modern economy.



An example of co-operative rent-controlled housing

The Co-operative Rent-Controlled Housing (HLM) Movement

The societies forming the *Fédération Nationale des Coopératives d'Habitations à Loyer Modéré* have a dual character:

- 1 They are rent-controlled housing organisations, whose function is to receive and utilise the funds allocated by the State for social construction, which means that they are subject to its control on the administrative plane as well as on the financial and technical planes;
- 2 They are co-operative organisations operating in accordance with co-operative principles.

Before 1965, HLM Co-operatives dealt in home ownership, Co-operative

letting and ordinary letting. Since then State legislation has altered considerably, and HLM Co-operatives have seen their field of activities more and more restricted and limited to home ownership. In addition, a new category of co-operatives has recently been created, the *Coopératives de Production d'HLM*, whose role is limited to the provision of services for individuals or construction co-operatives.

In the past, HLM Co-operatives have been able to carry out 5% of total French construction work every year, but restrictive legislation could considerably reduce their activities.

The co-operatives are grouped in



HLM Co-operative Housing at Toulouse

21 Regional Unions, with geographical areas corresponding to the economic regions of France. The Regional Unions act as the link between the National Federation and the local societies; they reflect the orientation and policy of the Federation to the societies, and can keep the Federation in touch with the societies' reactions and thus contribute to the defining of objectives. They also play an important role in the regionalisation framework; on the regional level they facilitate contact with the public authorities.

The National Federation of HLM Co-operatives, constituted as a non-profit-making body under the 1901 law, comprises 250 co-operatives which have completed 350,000 dwellings since the second world war. The Federation allows its constituent members full autonomy, and functions as an association to protect the co-operatives' specific and general interests, and for the promotion of co-operative action in the housing field. Its particular responsibilities are the study and publication of means of popularising the activities of the HLM Co-operative Movement, the permanent representation of the societies with the public authorities, and liaison with other co-operative movements, both nationally and internationally.

The National Federation is administered by a Federal Council, consisting of 30 members of which 9 are elected by the General Assembly and 21 by the Regional Unions, and by a Federal Board whose members are chosen from the Federal Council. The Federation of HLM Co-operatives is a member of the *Union Nationale des Fédérations d'Organismes d'*

HLM and thus benefits from the activities carried out by the National Union on behalf of social housing.

Joint action with other Co-operative organisations

The National Federation of HLM Co-operatives benefits from the assistance of *Crédit Coopératif*, particularly through *HABITAT CREDIT*, a financial institution connected with social housing, created through its initiative, empowered not only to grant short- and long-term credit but also to act as surety for societies affiliated to *A.RE.COOP*.

A.RE.COOP, the *Association pour la Revision, l'Assistance et la Garantie des coopératives*, was created in 1971, when the Federation decided to set up its own supervisory body and, with the support of *Crédit Coopératif*, to provide financial guarantees for the societies and their members. A mutual fund, made up of the deposits of the affiliated societies provides the necessary security for this guarantee arrangement.

The Federation also assisted four years ago in the formation of the Co-operative Association for Individual Housing (*Groupement Coopératif pour la Maison Individuelle—GCMi*) which was one of the seven prize-winners at the International Conference on Individual Housing. This Association has completed approximately 12,600 dwellings since 1971.

The Co-operative HLM Movement also set up *COOP-LOGEMENT*, to coordinate employer participation in the construction drive which is becoming active throughout France.

The Co-operative Community Housing Movement

The function of the *Mouvement des cités coopératives* is to encourage the development of housing co-operatives by supporting, assisting and bringing them together. The Movement believes that the work of a co-operative does not end with completion of the building, but also involves management and organising the framework of living, as with the UK co-ownership societies.

The Movement was set up in several successive stages, the first being the creation in 1960 of the *Société Nationale des cités Coopératives* (SNCC) by a group of non-HLM* co-operatives, to provide them with certain services which, because of their type and size, they could not themselves undertake. The SNCC is a supervisory federation, managed by a board of directors composed of representatives of the co-operatives acting in a voluntary capacity; it provides standard documents, deals with the Public Authorities and Services, with Insurance Companies to obtain the best possible terms for its member societies, negotiates loans from the *Crédit Foncier de France* (the French Land Bank), and provides support and supervision for its member societies.

After this came the constitution, in 1961, of the *Société des Organismes-Conseils des Cités Coopératives* (SOC), which grouped together the technicians taking part locally in developing the housing projects, and responsible for solving all the day to day problems—legal, administrative, financial, technical. These Management Consultants in no way take

the place of the co-operatives' boards of directors, but work side by side with them and assist by virtue of their technical knowledge of construction problems.

Finally, 1968 saw the birth of the *Société de Caution Mutuelle des Cités Coopératives* (CA.MU.CI.COOP), mutual guarantee societies which stand surety for the credit necessary to complete the housing. They also provide, in particular, the surety rendered obligatory by the 1971 Law, by the institution of a contingency fund to cover the risk of non-payment.

Co-ordination of these three bodies is carried out through a National Council and a Managing Committee.

The uniqueness of the Community Housing Co-operatives, apart from decision participation by the volunteer users, resides in the fact that the three bodies, while remaining autonomous, practise a common policy which contributes to the harmonious development of the Movement in its aim to help people not only to house themselves, but to assert themselves through the shouldering of responsibility and the human contact which characterise every authentic Co-operative Movement.

The Co-operative Community Housing Movement currently unites more than 300 societies located in 40 departments of France, consisting of approximately 15,000 families. Its indisputable vitality can be seen not only in the economic sphere, but in social relations. Links have been established with family associations for user protection, tenants' associations and the trade unions.

Within the Movement, one of the most characteristic aspects is the balance

*H. L. M. - habitation à loyer modéré (rent-controlled housing)



maintained between the volunteer officials and the paid technicians. Additionally, no congress has ever failed to produce sufficient users to take part in the administration of their affairs, whether at the construction stage or in the management. In fact, if the co-operative movement wants to ensure user participation, the task must be simplified by providing continuous information,

which is why the projects are limited in size (the average is 50 dwellings per society).

At a time when public opinion is concerned about citizen participation, the co-operative community housing movement has put forward a number of proposals in a field which it considers its own: the organisation of community life in urban surroundings.

Workers' Productive Co-operative Societies

The *Sociétés Coopératives Ouvrières de Production* (SCOP) were the first organised reaction in the 19th century against the abuses of capitalism. They were established as far back as 1880 and made regular progress from then on, apart from interruption by the two world wars, but did not really get off the ground until 1945. Today the SCOPs form one of the most important branches of the French Co-operative Movement.

In which sectors do Workers' Productive Co-operatives operate?

There are a large number of SCOPs in

SCOPs attach great importance to vocational training



building construction, which is their chosen ground, but they hold a large share of the printing industry, and exist also in the telephone, electric cable, glass-making, furniture, shoe-making, and other industries.

At the present time, and in spite of the economic crisis, SCOPs are developing increasingly in three new directions:

- 1 A new field which does not involve costly capital investment is the provision of intellectual and material services, for which the need has grown over the past few years: industrial research, town planning, information, theatre, publishing, etc.
- 2 They also hope that capitalist undertakings in difficulties will be taken over by their employees to form co-operatives.
- 3 Finally, they hope to transform into co-operatives small- and medium-scale undertakings which could find in this form of organisation the best method of continuing in business.

What is the structure of Workers' Productive Co-operatives?

The first collective organisation was formed in 1884. Today those SCOPs which operate on a regular basis belong to the *Confédération Générale des Sociétés Coopératives Ouvrières de Production*. The triennial congress of the Productive Co-operatives elects and supervises the Confederation's managing bodies, and sets out their lines of action.

The Confederation represents, protects and advises the SCOPs. It provides various services such as training, assistance to new SCOPs, estimating, management

advice, central accounting service, legal services, arbitration committee, etc.

On the professional and local levels, the Industrial Federations and Regional Unions ensure links with the Confederation.

In addition, SCOPs have access to various specialist co-operative organisations, enabling them to obtain technical help in the field of short term credit and management of investments, insurance and statutory grants.

Finally, many SCOPs have formed their own national or regional, professional or inter-professional, technical or commercial groups. A large number of SCOPs have their own Retirement Fund, others subscribe to an interco-operative retirement fund, all contribute to a joint liability fund. In their Orphanage and the SCOP Social Union, they provide valuable supplementary services.

What is the importance of Workers' Productive Co-operatives in the economy?

Since 1945, SCOPs have flourished. From 400 in 1945 their number has grown to 600, of which 540 belong to the Confederation.

Their turnover in 1950 amounted to 133,246,655 Fr. (converted into New Francs). In 1974 it exceeded 3,500 million Fr. Their total turnover gives them an increasing share of French industrial production. The operational index of the SCOPs for the period 1950-1975 is at least double the national industrial production, although the Workers' Co-operatives are not represented in those sectors with the greatest expansion, such as energy, chemical industries or motorcars.

A great number of SCOPs have become very large undertakings, as big as any in their respective industries, often with exceptionally high productivity.

A part of the profits is put to reserves, and SCOPs are making an intensive and continuous effort to achieve self-financing.

The Social Role of Workers' Productive Co-operatives

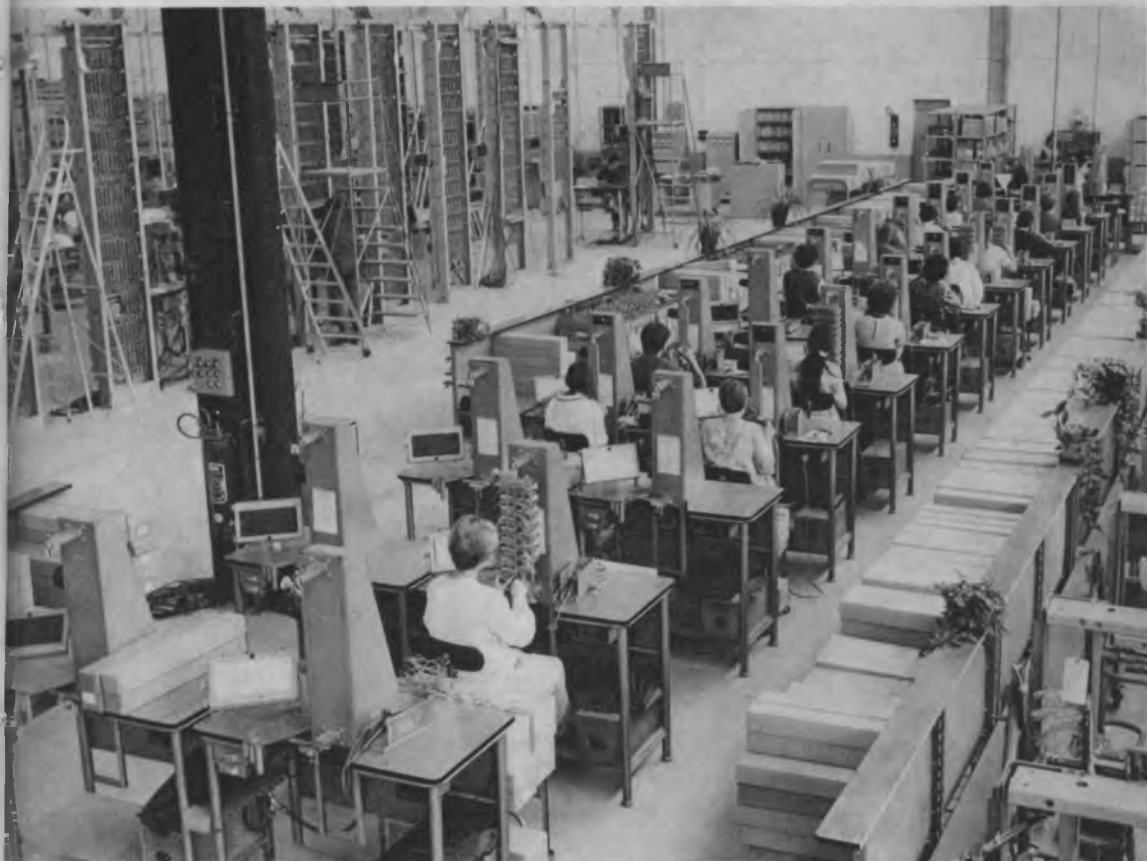
SCOPs, being recognised as the ultimate form of worker participation, often find themselves in the forefront of socio-economic happenings. By bringing their labour, their capital and their management participation to a common enterprise, co-operative workers become true joint proprietors.

French co-operators attach great importance to the formulation and functioning of decentralisation, and to consultative and decision-making procedures which will induce the widest participation. Since Workers' Co-operatives are, by definition, founded on the search for common objectives and the formulation of collective expectations, they adapt easily to precise planning.

SCOPs have always regarded practical education, through work and the exercise of responsibility in co-operative self-management, as one of their principal tasks, and they make a particular effort to train and inform their members. By using all the skills available, they provide both professional training, and training in co-operation (including business economics and management). Since co-operative management boards are elected from among co-operators, the latter must be qualified to carry out the necessary functions.

SCOPs have created a unique instrument which they call the "Co-operative Balance Sheet"; this is a statement of present and future human potential within the Co-operative; it gives details of personnel, training, information, participation, and the professional and social 'climate' within the undertaking. For the SCOPs it is an evaluation and management tool at least as important as the financial balance sheet.

Finally, SCOPs were the first to carry out various socially progressive measures (8-hour day, paid leave, retirement, sickness benefits, etc.) and also provide for their members wider social protection than is laid down by law or common



SCOPs are represented in various sectors: this Co-operative produces precision instruments

practice. They make a point of going beyond the normal legal and social obligations.

Participation of SCOPs in the wider Co-operative Family

At the national level, SCOPs collaborate with other sectors of the Co-operative Movement within a co-ordinating body for co-operative activities. There are frequent joint operations between Construction SCOPs and Housing Co-operatives; Consumers' Co-operatives very often use SCOP products.

On the international plane, there is

regular and active collaboration with workers' co-operatives in various countries through the ICA International Committee of Workers' Co-operative Productive and Artisanal Societies, and within the framework of favourable connections with certain countries

* * * *

In the eyes of a large number of workers the SCOPs represent a privileged body. They enable the formation of new small enterprises in which youth's capacity for work and service can find fulfilment within the community.

Interco-operative Organisations

Interco-operation is not easy to organise. To break down the departmentalisation created by decades of opposed interests, to surmount the inevitable personal problems, to forget—if only for an instant—the very legitimate specific concerns—these are adequate reasons for the slow development of interco-operation.

Since 1945 various organisations have tried to overcome these stumbling-blocks. If they have not all survived or even completely fulfilled their tasks, they have all contributed to the solution of the problem. It is only really within the past five years that interco-operation has reached full maturity, and the restructuring of these organisations, carried out at the end of 1973, will have provided—one hopes—the possibility of a decisive breakthrough.

Working together under the same roof, the *Groupement National de la Coopération* (GNC) and the two co-operative educational and promotional bodies, the *Institut français de la Coopération* (IFC) and the *Collège Coopératif*, are able to closely co-ordinate their activities in the service of their member Federations.

I Groupement National de la Coopération

The National Co-operative Association was formed in 1968 with the aim of bringing together the co-operative apex organisations representing the agricultural, consumers, credit, housing, fisheries, producers, and non-farming business sectors. Each sector is represented within the GNC by one or more federations.

At the present time the GNC comprises:

- the *Confédération Nationale de la Mutualité, de la Coopération et du Crédit Agricoles*;
- the *Centre National de la Coopération d'Habitation*;
- the *Confédération Générale des SCOPs*;
- the *Confédération des Organismes de Crédit Maritime Mutuel*;
- the *Fédération National des Coopératives de Consommateurs*;
- the *Fédération Nationale des Sociétés Coopératives d'HLM*;
- the *Union du Crédit Coopératif*.

It affiliates 21 co-operative regional associations, which bring together officials from the various co-operative sectors active in their respective regional areas.

The GNC's role, according to article 2 of its Statutes, is to "protect and promote the fundamental co-operative principles as defined by the International Co-operative Alliance. Within the framework of this commission, the association carries out continuous information and co-ordination activities among its members."

Apart from their specific interests, all the French co-operative movements associated in the GNC share a common ideological base, which makes for a true consensus of thought and action. It is this common basis which it is the GNC's primary task to protect and develop, employing all appropriate methods such as intervention with the public authorities, study seminars, public relations activity etc. The association forms a regular meeting point

for its members for the exchange of information, for the formulation of shared attitudes to problems of common interest, and for discussion and thought on the future role of interco-operation in France.

In addition to information and discussion activities, the GNC aims to develop interco-operative action in such fields as legislation, training, propaganda, economic relations etc.

The GNC is a non-profit-making body under the 1901 Law. It is administered by a Board of Directors and a Permanent Committee, with a permanent Secretariat.

II The French Co-operative Institute and the Co-operative College

The *Institut français de la Coopération* was the result of the fusion in 1971 of the IDEC and the IFAC. Its aims are to "initiate, undertake and develop all such studies, research and action contributing to the elucidation of the principles on which the activities of co-operatives are based; to disseminate the results of its work by all possible information and training activities with a view to ensuring the promotion of co-operation." The Institute sponsors groups for co-operative study and activity in the various departments and region, and edits the "*Revue des Études Coopératives*".

The *Collège Coopératif* was founded in 1959 with one of its aims as "fostering relations between Parisian institutions of

higher learning and professional circles in the co-operative or collective economy sector. . . ." Within the framework of new legislation on ongoing Professional Training, the College is undergoing new developments.

Under the aegis of the GNC, the French Institute of Co-operation and the Co-operative College have been invited to co-ordinate their activities, and a triennial agreement has been reached with the following arrangements:

- creation of an interco-operative reference library service. Installed in the *Maison des Etudes Coopératives*, this service comprises to date 15,000 volumes and periodicals.
- The study and setting up of a permanent joint interco-operative educational service on two levels:
 - 1 organisation of an annual interco-operative/international seminar during the holiday period.
 - 2 initiation of regional interco-operative outposts.
- A joint scheme of publications based on the combined French research on co-operative development. Already the College and Institute publish a quarterly bulletin of interco-operative reference works. The College also edits the *Archives Internationales de Sociologie de la Coopération*.

THE INTERNATIONAL CO-OPERATIVE ALLIANCE

11 Upper Grosvenor Street, London W1X 9PA, U.K. Tel: 01-499 5991

Director: Dr. S. K. Saxena

Regional Office and Education Centre
for South-East Asia

Bonow House
PO Box 3312, 43 Friends Colony,
New Delhi 110-014, India. Tel: 631541
632093

Regional Director: Mr P. E. Weeraman

Regional Office for
East and Central Africa

PO Box 946, Moshi, Tanzania.
Tel: 2616

Regional Director: Mr Dan Nyanjom

Affiliated Organisations

Argentina: Federación Argentina de Cooperativas de Consumo, *Avda. Suárez 2034, Buenos Aires*. Tel. 28-5381/3.

Intercoop Editora Cooperativa Limitada, *Humberto 1°, 2318—1° P.-A., Buenos Aires*. Tel. 99-3193.

Asociación Argentina de Cooperativas y Mutualidades de Seguros, *Avenida de Mayo 1370, Piso 1°, Buenos Aires*. Tel. 33-0222/7138.

Federación Argentina de Cooperativas de Crédito Ltda., *Pueyrredon 468, 2° Piso, Buenos Aires (RC 24)*. Tel. 86-6283.

Asociación de Cooperativas Argentinas, *25 de Mayo 35, Buenos Aires*.

Confederación Cooperativa de la República Argentina Ltda. (COOPERA), *Luis María Campos 1558, Buenos Aires*.

Instituto Movilizador de Fondos Cooperativos, *Urquiza 1539, Rosario*.

Australia: Co-operative Federation of Australia, *P.O. Box 347 Canberra City A.C.T. 2601*. Tel. 062-48 7816.

Austria: "Konsumverband" Zentralverband der österreichischen Konsumgenossenschaften, *Theobaldgasse 19, A-1061 Vienna VI*. Tel. 57-75-38.

Membership (1974): 632,000; Turnover: retail trade: 12,748 Mill. Sch. (of which: consumers' societies: 11 033 Mill. Sch.; department stores: 1,643 Mill. Sch.; other retail trade: 72 Mill. Sch.); wholesale society: (G.Ö.C.): 4,530 Mill. Sch.

Österreichischer Verband gemeinnütziger Bau-Wohnungs- und Siedlungsvereinigungen, *Bösendorferstrasse 7/11, 1010 Vienna*. Tel. 65-71-63; 65-13-25.

1972: Affiliated organisations: 277 (comprising 164 societies and 133 associations); membership: 167,737; administered units: 357,241 (of which 156,144 correspond to the societies and 201,097 to the associations; closing balance for 1971: Sch. 56,4 mill. (of which Sch. 25,6 mill. correspond to the societies and Sch. 30,8 to the associations).

Osterreichischen Raiffeisenverband, *Hollandstrasse 2, 1020 Vienna*. Tel. 26 360.

Bangladesh: Bangladesh Jatiya Samabaya Union, "Samabaya Sadan" (1st floor) *9/D-Motijheel Commercial Area, Dacca 2*. Tel. 255846.

Belgium: Fédération belge des Coopératives (FEBECOOP), *26-28 rue Haute, 1000 Brussels*. Tel. 13-28-60; 11-83-50.

Affiliated consumers' societies: 17; membership: 350,000; turnover (1974): Frs. 4,120 mill.; shops: 455.

Société Coopérative d'Assurances "La Prevoyance Sociale", *P.S. Building, 151 rue Royale, 1030 Brussels*. Tel. 18-80-80.

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24,500; P.S. Industrial Injury: 1,544; P. S. Reinsurance: 1,955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111,426; Capital in force 31.12.73 (inc. foreign business): 427,954. No. of policies 31.12.73: Life: 857,075; Accident: 314,662; Fire—misc. 513,136; Others: 25,448; total: 1,710,321.

Fédération Nationale des Coopératives Chrétiennes, *135 rue de la Loi, 1040 Brussels*. Tel. 02735-60-90.

(1973) 1000 traditional shops, 100 specialist shops; turnover: Frs. 1,600 mill. Savings Bank: 1 mill. members; deposits: Frs. 37,000 mill. Insurance Society: 500,000 policy holders; premiums: Frs. 1,245 mill.; reserves: Frs. 3,626 mill.

L'Economie Populaire, *30 rue des Champs, 5300 Ciney (Namur)*. Tel. 228-01.

Branches (1970): 466; membership: 98,456; turnover: F.B. 1,319,000,000; savings deposits: F.B. 380 mill. + 340 mill. CEP (Private Savings Bank, Ltd.); capital and reserves: F.B. 208 mill.

OPHACO (Office des Pharmacies Coopératives de Belgique), *602 Chaussée de Mons, Anderlecht-Brussels 7*. Tel. 22-56-90.

Union of 26 co-operative societies owning (in 1972) 473 pharmacies, 63 optical departments, 6 drug stores, 14 wholesale depots. Turnover (1972): Frs. 3,469.3 mill. Surplus distributed to 544,000 members: Frs. 137 mill.

Bulgaria: Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 88-03-11.

Cameroon: West Cameroon Co-operative Association Ltd., *P.O. Box 135, Kumba, South-West Province, Cameroon.* Tel. Kumba 251.

Canada: Co-operative Union of Canada, *111 Sparks Street, Ottawa K1P 5B5, Ont.* Tel. 232-9657.

A federation of English-language co-operative organisations, organised in 1909.

Conseil Canadien de la Coopération, *Case postale 58, Station N, Montréal 129.* Tel. 866-8048.

Ceylon: See "Sri Lanka".

Chile: Cooperativa Sodimac Ltda., *Casilla 3110, Santiago de Chile.* Tel. 734023.

Cooperativa de Empleados Particulares Ltda., *Teatinos 610, Casilla 424, Santiago de Chile.* Tel. 82935.

Instituto de Financiamiento Cooperativo, IFICOOP, Ltda., *Agustinas 853, Oficina 547, Casilla 1118, Santiago de Chile.* Tel. 398253.

Unión Cooperativa de Seguros (Ucoseg) Ltda., *Moneda 1040, of. 704-705, Santiago de Chile.* Tel. 81295; 65100.

Unión de Cooperativas de Consumo y Servicios de Chile Ltda. ("U-Coop"), *Agustinas 1141, 7° Piso, Casilla 14439, Santiago de Chile.* Tel. 715256.

Colombia: Cooperativa Familiar de Medellín Ltda., *Calle 49, No. 52-49, Medellín.* Tel. 45-00-55; 41-71-13; 41-53-78.

Instituto Nacional de Financiamiento y Desarrollo Cooperativo (Financiacoop), *Carrera 13, No. 27-00, Edif. Bochica, piso 2°, Int. 9, Aptdo Aéreo 12242, Bogotá.* Tel. 81-06-00.

Cyprus: Co-operative Central Bank Ltd., *P.O. Box 4537, Nicosia.* Tel. 62921; 62677; 63311.

Cyprus Turkish Co-operative Central Bank Ltd., *P.O. Box 1861, Nicosia.* Tel. 4257.

Vine Products Co-operative Marketing Union Ltd., *P.O. Box 314, Limassol.* Tel. 2331; 2872; 4582.

Czechoslovakia: Ustredni Rada Druzstev, *Tesnov 5, 11006 Prague 1.* Tel. 621-54; 647-51.

Denmark: De samvirkende danske Andels-selskaber (Andelsudvalget) (The Central Co-operative Committee of Denmark), *Vester Farimagsgade 3, DK-1606 Copenhagen V.* Tel. 12-14-19. Telex: 19297.

Det Kooperative Faellesforbund i Danmark, *Banegardspladsen 13, 1570 Copenhagen V.* Tel. 12-22-62.

Affiliated societies (1963): 634; total sales: D.Kr. 1,582 mill.; employees: 12,500; comprising consumers', workers', artisans, productive and housing societies, etc.

Faellesforeningen for Danmarks Brugsforeninger (FDB), *Rødskildevej 65, Albertslund.* Tel. 64-88-11.

Affiliated societies (1969): 1,742; membership: 839,000; turnover: 4,032 mill. D.Kr.; Wholesale turnover: 2,198 mill. D.Kr.; own production: 741 mill. D.Kr.

Fiji: Fiji Co-operative Union, Registry of Co-operative Societies, Co-operative Department Suva, Fiji.

Finland: Suomen Osuuskauppojen Keskus-kunta (S.O.K.), (Finnish Co-operative Wholesale Society), *Vilhonkatu 7, 00101 Helsinki 10.*

Affiliated societies (1974): 222; Membership: 602,300; Wholesale turnover: Fmk 3,989.9 mill; Own production of SOK: Fmk 543.2 mill.

Yleinen Osuuskauppojen Liitto r.y. (Y.O.L.) (General Co-operative Union), *Vilhonkatu 7, 00101 Helsinki 10.*

Affiliated societies (1974): 222; Membership: 602,300; Turnover of societies: Fmk 5,851.2 mill; Total production of affiliated societies: Fmk 71.0 mill.

Kulutusosuuskuntien Keskusliitto (K.K.), r.y., *P.O. Box 740, 00101 Helsinki 10.* Tel. 10491.

Affiliated societies (1973): 70; membership: 580,470; turnover of societies: Fmk. 2,934 mill.

Keskusosuusliike O.T.K. (Central Co-operative Society) O.T.K., *P.O. Box 120, 00101 Helsinki 10.* Tel. 750731.

Affiliated societies (1973): 70; turnover: Fmk. 2,080 mill.; own production: Fmk. 646 mill.

Pellervo Seura, Central Organisation of Farmers' Co-operatives, *Simonkatu 6, P.O. Box 77, 00101 Helsinki 10.* Tel. 602066.

Affiliated organisations (1973): 9 central organisations; 886 societies.

Pohja Yhtymä, *Runeberginkatu 5, 00101 Helsinki 10.*

France: Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt.* Tel. 604.91.78.

Société Générale des Coopératives de Consommation, *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt.* Tel. 604.91.78.

Confédération Générales des Sociétés Coopératives Ouvrières de Production, *37 Rue Jean-Leclair, 75017 Paris.* Tel. 627.89.58.

Banque Française de Crédit Coopératif, *88 rue de Courcelles, 75008 Paris.* Tel. 227-48-03.

Confédération Nationale de la Coopération, de la Mutualité et du Crédit Agricoles, *129 Bd. St. Germain, 75006 Paris.* Tel. 033-93-31.

- Caisse Nationale de Crédit Agricole, 91-93 Boulevard Pasteur, 75015 Paris.** Tel. 273-90-00.
- Fédération Nationale des Sociétés Coopératives d'Habitation à Loyer Modéré (H.L.M.), 20 rue de Richelieu, 75001 Paris.** Tel. 266-4520.
- Confédération des Coopératives de Construction et d'Habitation, 23 rue du Dome, 92100 Boulogne.**
- Confédération des Organismes de Crédit Maritime Mutuel, 18 bis, Avenue Hoche, 75008 Paris.** Tel. 267-14-50.
- Gambia (The):** Gambia Co-operative Union Ltd., *P.O. Box 505, Banjul.* Tel. 581.
- German Democratic Republic:** Verband der Konsumgenossenschaften der DDR, *Stresemannstrasse 128, 108 Berlin.* Tel. 22-04-81.
(1973) Affiliated Societies: 198; Members: 4,196,349; Shops: 32,000 Turnover: 25,8 Milliarden Mark.
- Federal Republic of Germany:** Bund deutscher Konsumgenossenschaften G.m.b.H., *Besenbinderhof 43, (2) Hamburg 1.* Tel. 284-4001.
Affiliated societies (December 1969): 115; membership (end of 1969): 2,235,000; turnover (1969): D.M. 4,827 milliards.
- Coop Handels- und Produktions-AG (HAPRO), Besenbinderhof 43, Postfach 101022, 200 Hamburg 1.** Tel. 284-1.
- Gesamtverband gemeinnütziger Wohnungsunternehmen e.V., Bismarckstrasse 7, 5000 Cologne 1.** Tel. 52-31-81.
- Volksfürsorge Lebensversicherung Aktiengesellschaft, An der Alster, (2) Hamburg 1.**
- Volksfürsorge deutsche Sachversicherung Aktiengesellschaft, Steinstrasse 27, (2) Hamburg 1.**
- Deutscher Raiffeisenverband e.V., Adenauerallee 127, 53 Bonn.** Tel. (0-22-21) 1061.
- Ghana:** Ghana Co-operative Council Ltd., *P.O. Box 2068, Accra.*
- Greece:** Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, *El Venizelou 56, Athens 142.*
- Guyana:** Guyana Co-operative Union Ltd., *Ministerial Buildings, High Street and Brickdam, Georgetown.*
- Haiti:** Caisse Populaire Dominique Savio, *57 Rue Rigaud, Pétiou-Ville.*
- Hungary:** National Council of Consumers' Co-operative Societies (SZOVOSZ), *Szabadság tér 14, Budapest V.* Tel. 113-600; 112-800.
- National Council of Industrial Co-operatives, OKISZ, Postafiók 172, 1143, Budapest 70.** Tel. 188-800; 188-806.
- National Co-operative Council, P.O. Box 616, H.1373 Budapest V.** Tel. 113-600; 112-800.
- National Council of Agricultural Co-operatives, Akademis ucta 1-3, Budapest V.** Tel. 113-600; 112-800.
- Iceland:** Samband Isl. Samvinnufélaga, *P.O. Box 180, Samband House, Reykjavik.* Tel. 17080.
- India:** National Co-operative Union of India, *Surya Mukhi Buildings, Adjacent Sarvodaya Enclave, Sri Aurobindo Marg, NEW DELHI-110016.*
- National Agricultural Cooperative Marketing Federation Ltd., Sapna Building, 54 East of Kailash, New Delhi-110024.**
- National Cooperative Consumers' Federation Ltd., 25 Ring Road, Lajpat Nagar-IV, New Delhi-110024.** Tel. 624521.
- Indonesia:** Dewan Koperasi Indonesia, *Jalan Jendral Gatot Subroto, Komplek POSDIKKOP, Djakarta.* Tel. 74081-88.
- Iran:** Sepah Consumers' Co-operative Society, *Avenue Amir-abad shomali, Iran Novin corner, Teheran.* Tel. 636001/2/3.
- Credit and Housing Co-operative Society of Iran, 20-22 Shahabad Avenue, Teheran.**
- Central Organisation for Rural Co-operatives of Iran, 357 Pahlavi Avenue, Teheran.** Tel. 64210.
- Consumers' and Services Co-operative Society for the Ministry of Labour and Social Affairs Employees, Ministry of Labour and Social Affairs, Teheran.**
- Iraq:** General Co-operative Union, *POB 5764, Baghdad.* Tel. 86520.
- Irish Republic:** Co-operative Development Society Ltd., *35 Lower Gardiner Street, Dublin.*
- Israel:** General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim" Ltd., *P.O.B. 303, Tel-Aviv.* Tel. 46111-35.
Affiliated societies and companies (1963): 1,855 in all branches.
- "Haikar" Audit Union of Agricultural Societies of the Farmers' Federations in Israel, 8 Kaplan Street, P.O.B. 209 Tel-Aviv.** Tel. 250881.

"Bahan" Audit Union of Agricultural Co-operative Societies in Israel, 47 Nachmani Street, P.O.B. 622, Tel-Aviv. Tel. 614933.

Italy: Lega Nazionale delle Cooperative e Mutue, Via Guattani 9, 00161 Rome. Tel. 868-141/2-4. Confederazione Cooperative Italiane, Borgo Santo Spirito 78, 00193 Rome. Tel. 653-875; 565-605; 565-614.

Associazione Generale delle Cooperative Italiane Via Belluno 16, 00161 Rome. Tel. 859198 857096.

Japan: Nippon Seikatsu Kyodokumiai Rengoka, (Japanese Consumers' Co-operative Union), 1-13, 4-chome, Sendagaya, Shibuya-ku, Tokyo. Tel. Tokyo (404) 3231.

Zenkoku Nogyokyodokumiai Chuokai (Central Union of Agricultural Co-operatives), 8-3, 1-chome, Otemachi, Chiyoda-ku, Tokyo.

Zenkoku Gyogyo Kyodokumiai Rengokai (National Federation of Fisheries Co-operative Associations), Co-op Building, 7th floor, 1-12 Uchikanda 1 chome, Chiyoda-ku, Tokyo 101.

National Federation of Forest Owners' Co-operative Associations, Co-operative Building, 8th Floor, 1-12 1 chome Uchikanda, Chiyoda-ku, Tokyo 101.

Norin Chukin Bank (Central Co-operative Bank for Agriculture and Forestry), 8-3 1 chome Otemachi, Chiyoda-ku, Tokyo.

Jordan: Jordan Co-operative Organisation, P.O.B. 1343, Amman. Tel. 23101/3.

Kenya: Kenya National Federation of Co-operatives Ltd., P.O.B. 49768, Nairobi. Tel. 21487; 32106/7.

Korea: National Agricultural Co-operative Federation, 75, 1st Street, Chung-Jong-Ro, So-daemun-ku, Seoul. Tel. 73-0021; 75-2681.

Malaysia: Co-operative Union of Malaysia Ltd., Peti Surat 817, Kuala Lumpur. Tel. 23903.

Co-operative Central Bank Ltd., 29 Leboh Ampang, P.O. Box 685, Kuala Lumpur. Tel. 26531/4.

Co-operative Bank Malaysia Ltd., 140 Jalan Ipoh, Peti Surat 1024, Kuala Lumpur. Tel. 299677; 299679.

Sarawak Co-operative Central Bank Ltd., Kuching, Sarawak.

Malaysian Co-operative Insurance Society Ltd., 36 Jalan Ampang, P.O. Box 817, Kuala Lumpur. Tel. 87915/6.

Angkatan Kerjasama Kebangsaan Malaysia Berhad (ANGKASA), Jalan Templer: Petaling Jaya, Selangor.

Federation of Housing Cooperatives, Bangunan CCB, 29 Leboh Ampang, Kuala Lumpur.

Malta: Farmers' Central Co-operative Society Ltd., New Building, Middleman Street, Marsa. Tel. Cent 24896.

Mauritius: Mauritius Co-operative Union, Co-operation House, Dumat Street, Port Louis. Tel. 822.

Morocco: National Union of Dairy Co-operatives, Rue Patrice Lumumba, B.P. 569, Rabat-Chellah.

Netherlands: Dutch Federation of Workers' Productive Co-operative Societies, Nieuwe Gracht 5, Utrecht. Tel: 331 331

Nigeria: Co-operative Union of Western Nigeria, Ltd., c/o Co-operative Buildings, New Court Road, Ibadan, P.M.B. 5101. Tel. 24399; 24446.

Lagos Co-operative Union Ltd., Co-operative Office, 147 Yakubu Gowon Street, Lagos. Tel. 58920/85.

Mid-Western Nigeria Co-operative Federation Ltd., Private Mail Bag 1021, No. 4 Murtala Mohammed Road, Benin City, Mid-Western State. Tel. 594.

Co-operative Federation of Nigeria Ltd., Private Mail Bag 5101, c/o Co-operative Building, Ibadan. Tel: 24446, 24399.

Norway: Norges Kooperativ Landsforening Revierstredet 2, Post Box 451, Sentrum, Oslo 1. Tel. 20-62-90. Telex: 19 540 H.Q.

Affiliated societies (1974): 715; membership: 436,716; turnover of local societies: N.Cr. 4,433 mill. (exc. VAT); turnover of NKL: N.Cr. 1,759 mill. (exc. VAT).

Norske Boligbyggelags Landsforbund (NBBL), Trondheimsveien 84-86, Oslo 5. Tel. 37-29-70.

Pakistan: West Pakistan Co-operative Union Ltd., 11 Masson Road, P.O.B. 905, Lahore 1. Tel. 54203.

Karachi Central Co-operative Bank Ltd., 14 Laxmi Building, Bunder Road, Karachi 2. Tel. 36185.

Karachi Co-operative Housing Societies' Union, Shaheed-e-Millat Road, Karachi 5. Tel. 40244.

Karachi Co-operative Union Ltd., Co-operative House, Shaheed-e-Millat Road, Karachi 5. Tel. 230289.

Fishermen's Co-operative Society Ltd. (FISCOS), Fish Harbour, West Wharf Road, P.O. Box 5328, Karachi. Tel. 229101; 224457.

Sind Baluchistan Provincial Co-operative Bank Ltd., *Provincial Co-operative Bank Bldg., Serai Road, P.O. Box 4705, Karachi 2.* Tel. 32361; 37290; 34736.

Peru: Cooperativa de Seguros del Perú Ltda., No. 170, *Maximo Abril 552, Lima.* Tel. 46769.

Banco Nacional de las Cooperativas del Perú Ltda., *1 Av. Tacna 411, Apartado 4895, Lima.* Tel. 276569.

Cooperativa de Credito Central del Peru Ltda. *Antonio Miro Quesada 247, Of. 407, Lima.* Tel. 27-3752.

Philippines: Central Co-operative Exchange Inc., *P.O.B. 1968, Manila.* Tel. 7-60-09.

Grains Marketing Co-operative of the Philippines "Gramacop" Inc., *107-D Arellano Street, Calocan City.* Tel. 23-91-40.

Filipino Cooperative Wholesale Soc. Inc., *P.O. Box 4439, Manila.*

Poland: Central Agricultural Union of "Peasant Self-Aid" Co-operatives, *Kopernika 30, Warsaw.* Tel. 26-39-69; 26-10-81.

Central Union of Building and Housing Co-operatives, *Ul. Marchlewskiego 13, Warsaw.* Tel. 20-90-29.

"Spolem"—Union of Consumer Co-operatives, *Grazyny 13, Warsaw.* Tel. 45-32-41.

Central Union of Work Co-operatives, *Surawia 47, Warsaw.* Tel. 28-51-86.

Supreme Co-operative Council, *Ul. Jasna 1, Warsaw.* Tel. Warsaw 26-72-21; 27-13-26.

Portugal: UNICOOPE, *Rua Alvaro Gomes 112 Porto.*

Puerto Rico: Co-operative League of Puerto Rico, *458 Fernando Calder, Apartado 707, GPO San Juan.* Tel. 764-2727.

Romania: Uniunea Centrala a Cooperativelor de Consum, "Centrocoop", *Strada Brezoianu 31, Sectorul 7, Bucharest.* Tel. 16-00-10; 13-87-31. 1973: Associated 2,860 Consumers' Co-operatives in 39 District Unions; membership: 7.5 mill.; 32,300 retail shops of which 10,000 public catering units, 39 district commercial enterprises, 19 production enterprises, 6 building enterprises, 23,500 servicing units; 970 bakeries, 18 educational centres.

Central Union of Handicraft Co-operatives, "UCECOM", *46, Calea Plevnei Street, Sector VII, Bucharest.* Tel. 13-16-48.

Uniunea Nationala a Cooperativelor Agricole de Productie, "Uncap", *25 Bd. Gheorghe Gheorghiu-Dej, Bucharest.*

Singapore: Singapore Co-operative Union Ltd., *Post Box 366; Office and Library: 3-J/K Clifford House, Singapore 1.*

Sri Lanka: National Co-operative Council of Sri Lanka, *P.O. Box 1669, Co-operative House, 455 Galle Road, Colombo 3.* Tel. 85496.

Sweden: Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. 743 10 00

Affiliated consumer societies (1974): 196; membership: 1.8 mill.; total turnover of consumer societies: Kr. 11,323 mill.; turnover of K.F.: Kr. 10,414 mill. (thereof Kr. 6,424 mill. to affiliated consumer societies): K.F.'s own production: Kr. 4,818 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,479 mill.; of affiliated societies: Kr. 1,463 mill.

HSB:s Riksförbundet ek. för., *Fack, S-100 21 Stockholm 18.* Tel. 54 05 40.

Affiliated building societies (1974): 88; membership: 339,992; No. of completed units: 347,871; production value: Kr. 18,921 mill.

Svenska Riksbyggen, *Hagagatan 2, P.O. Box 19015, S-104 32 Stockholm 19.* Tel. 34-05-20.

Folksam Insurance Group, *Folksam Building, Bohusgatan 14, S-104 60 Stockholm.* Tel. 22-01-00.

Lantbrukarnas Riksförbundet, *S-105 33 Stockholm 3.* Tel. 14-16-00.

Kooperativa Gillesförbundet, *S-104 65 Stockholm 15.* Tel. (08)44-90-60; (08)44-95-60.

Switzerland: Coop Schweiz, *Thiersteinerallee 14, CH 4002 Basle.* Tel. (061)35-50-50.

Affiliated organisations (1972): 186; retail outlets: 1,938; membership: 897,054; Coop total turnover: Fr. 4,135 mill.; Coop retail turnover: Fr. 3,463 mill.; Coop Schweiz wholesale turnover: Fr. 2,086 mill.

Verband sozialer Baubetriebe, c/o SBHV., *Sihlpostfach, Zürich.*

Genossenschaftliche Zentralbank, *Aeschenplatz 3, CH 4002 Basle.* Tel. (061) 23-84-00.

CO-OP Lebensversicherungs-Genossenschaft Basel, *Aeschenvorstadt 67, CH 4002 Basle.*

Tanzania: Co-operative Union of Tanganyika Ltd., *National Co-operative Building, P.O. Box 2567, Dar-es-Salaam.* Tel. 23077; 23344; 23347.

Thailand: Co-operative League of Thailand, *4 Pichai Road, Dusit, Bangkok.* Tel. 811414.

Turkey: Türk Kooperatifcilik Kurumu (Turkish Co-operative Association), *Mithatpasa Caddesi 38, Yenisehir, Ankara.* Tel. 12-43-73.

Uganda: Uganda Co-operative Alliance, *P.O.B. 2215, Kampala.* Tel. 56984/6.

U.S.S.R.: Central Union of Consumer Societies "Centrosoyus", B, *Tcherkassky per 15, 103626, Moscow.* Tel. 221 7253.
Consumers societies (1970): 14,868; members: 59,637 mill.; shops: 369,700.

United Kingdom: Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M6 0AS* Tel. 061-834 0975.

Co-operative Wholesale Society Ltd., *P.O.B. 53, New Century House, Corporation Street, Manchester M60 4ES.* Tel. 061-834 1212.

Co-operative Insurance Society Ltd., *Miller Street, Manchester M60 0AL.* Tel. 061-832 8686.

Co-operative Bank Ltd., *P.O. Box 101, New Century House, Manchester M60 4ES.* Tel. 061-834 8687.

Plunkett Foundation for Co-operative Studies, *31 St. Giles', Oxford OX1 3LF.* Tel. 0865-53960.

Uruguay: Centro Cooperativista Uruguayo, *Dante 2252 Montevideo.* Tel. 41-25-41; 40-90-66.

U.S.A.: Co-operative League of the U.S.A., *1828 L Street, NW, Washington, D.C. 20036.* Tel. (202) 872-0550.

Yugoslavia: Glavni Zadruzni Savez FNRJ, *Terazije 23/VI, POB 47, 11001 Belgraed.* Tel. 30-947/9.

Zaire: Centrale Générale des Coopératives Angolaises, *B.P. 6039, Kinshasa 1.*

Zambia: Zambia Co-operative Federation Ltd., *P.O. Box 3579, Lusaka.*

INTERNATIONAL ORGANIZATIONS

Organization of the Cooperatives of America, *Baltazar La Torre 1056, San Isidro, Lima, Peru* (POB 4657 Correo Central).

Nordisk Andelsforbund (Scandinavia), *3 Axel-torv 1609 Copenhagen V, Denmark.* Tel. 15-15-33.

International Co-operative Bank Co. Ltd. (INGEBA), *Aeschengraben 12, P.O.B. 243, CH 4010 Basle, Switzerland.* Tel. 23-58-27.

International Co-operative Petroleum Association, *28 West 44th Street, New York, N.Y. 10036, U.S.A.* Tel. LA 4-4455.

Sociedad Interamericana de Desarrollo y Financiamiento Cooperativo (SIDEFCOOP), *Casilla de Correo 4311, Buenos Aires, Argentina.*

International Co-operative Housing Development Association (ICHDA), *1001-15th Street, N.W., Washington D.C. 20005.* Tel. 202-737-3420.

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The Building of the ICA Regional Office and Education Centre for South-East Asia was named "BONOW HOUSE" in a Ceremony on 2nd February 1976 presided over by the President of the National Co-operative Union of India, Shri R. G. Tiwari, MP, with the Swedish Ambassador to India, H.E. Mr L. Finnmark unveiling the name plaque.



The case for an integrated co-operative credit structure in India

by **M. Kutumba Rao, M. Com.** Lecturer at The Hindu College, Machilipatnam (A.P.)

The latest thinking in the field of co-operative credit in India is that the long term credit structure, consisting of central and primary land development banks, should be integrated with the short-term credit structure at least at the primary level, so that the agriculturalist can get all his credit requirements, i.e. short-, medium- and long-term, from one and the same institution. While the short-term credit structure is three tiered, consisting of state co-operative banks at the apex level, central co-operative banks at intermediate level and primary credit societies at village level, the long-term credit structure is in some places two tiered, with the primary land development bank at the base (taluk or block level) and a central land development bank at state level, and in others unitary, with a single central land development bank at state level with branches at base level. In September last, Reserve Bank of India set up a committee to review the position of the two wings of the co-operative credit structure and examine whether the integration of these two wings would be advisable in order to provide adequate support to agriculture, and also whether the integration should be brought about simultaneously at all the levels of the two wings of the structure or phased at the different levels. The Committee is required to submit its report by July, '76. An attempt is therefore made in this article to analyse

the implications of integration of the two mutually exclusive wings and ascertain the desirability of their merger in the larger interests of the movement.

In the early stages of development of the credit movement in India, the three tier structure handled all the credit needs of members without making a distinction between short-term and long-term requirements. It did not take long to realise that primary credit societies were not a proper agency for supplying long-term credit and that mixing of short- and long-term credit was highly undesirable and open to objection. The only solution for providing adequate, cheap and efficient long-term credit to the agriculturists appeared to be through the establishment of land mortgage banks whose main objective would be to attract long-term loans and invest them in long-term advances against mortgage of land. As early as 1926, the Registrars' Conference strongly recommended the formation of mortgage banks based on co-operative principles. The Royal Commission on Agriculture (1928) and the Central Banking Enquiry Committee (1931) also endorsed the recommendations of the Registrars' Conference. Though a few mortgage banks were started in the years before the beginning of the depression, the real beginning of land mortgage banking in India was marked by the establishment in 1929 of the

Central Land Mortgage Bank in Madras. The organisation of mortgage banks was stimulated by the depression in the 'thirties and by June, 1939, there were 226 primary banks and 5 central land mortgage banks in the country. However, the land mortgage banks (now called land development banks) have progressed to any great extent only during the last decade and a half.

Thanks to the massive support received from the Government under successive Five Year Plans, the Reserve Bank of India and other public sector financing agencies, both wings of the credit structure have registered perennial progress, particularly since the second Five Year Plan. In quantitative terms, the progress registered in the credit sector is so impressive as to silence even its vehement critics. There are 26 State Co-operative Banks, 341 District Central Banks and about 153,000 primary credit societies catering to short term credit requirements, while 19 central land development banks and 857 primary land development banks cater to the long-term needs of the farmers in the country. Nevertheless, the brighter quantitative progress does not overshadow the poor qualitative performance.

There are a host of defects and deficiencies characterising the functioning of credit co-operatives. Credit facilities have often fallen short of standards of timeliness, adequacy and dependability. The increase in resource mobilisation by these societies has not been commensurate either with the expansion of their rural credit operations or with the rise in rural incomes. Small farmers and tenants, who constitute the majority of the farming community, have been largely neglected. There have been wide regional imbalances in growth and progress. The most crucial and longstanding problem is the growing delinquency of members in prompt repayment of loans. Overdues at all levels continue to be alarming owing to a variety of factors: defective loaning policies, ineffective supervision over the utilisation of loans and deliberate delays in enforcing recoveries through legal

action etc. Most of the societies at the base level are non-viable. It is increasingly felt in certain sections that it is time to seriously consider whether, in the changed context of the seventies, the traditional structure of co-operative credit continues to have the same degree of validity as in the past. The Fifth Plan emphasises the need to consolidate and strengthen the co-operatives as a democratic and viable structure responsive to the needs of peasants, artisans, workers and consumers. In the broader context of promoting viable units, the possibility of merging the two wings of the credit structure, particularly at the base level, is being seriously examined.

The Chief Ministers' conference at Madras in 1968, the All India Rural Credit Review Committee (1969), the National Commission on Agriculture (1971) as well as the Banking Commission (1972) have underlined the need for having an integrated Co-operative credit structure, and the 'Farmers' Service Societies' being organised in the country on the recommendation of the National Commission on Agriculture are an attempt in this direction.

The idea of having such a united structure has already been accepted for some smaller states and union territories like Nagaland, Delhi and Goa where there are at present unitary structures. The Committee on Co-operative Land Development Banks (1975), which examined the working of land development banks in 9 co-operatively less developed states and 9 smaller states and union territories, has incidentally touched the issue of merger in a wider context. It has recommended that in the case of 5 states, viz, Assam, Himachalpradesh, Jammu and Kashmir Tripura and West Bengal, the integration of the two wings is the only way to ensure effective working of the co-operative credit system, while in respect of another state, namely Pondichery, integration is felt necessary. So far as the other states are concerned, it has called for earnest efforts to improve the existing arrangements for co-ordination between the two wings. The committee has,

however, suggested a review of the position in these states after a reasonable time and recommended that the states should proceed with integration if there is no improvement in the situation. The T.A. Pai Group has also recommended that attempts should be made, initially in the comparatively backward states, to merge the Central Land Development Banks with the State Co-operative Banks to form one strong apex financing institution in the co-operative credit structure.

The rationale for a complete integration of the two structures is argued on four main grounds. One is that the farmer need not run from pillar to post to secure production as well as development credit and an integrated institution will be able to take a comprehensive view of his credit requirements, security and repaying capacity. The commercial banks are already doing it, in that they do not have a separate organisation for providing long-term credit alone. Secondly, the business of land development banks in several states is dwindling. Diversification of lending is called for and this involves entering into such sectors as animal husbandry, poultry, fisheries and horticulture, which also fall within the purview of the short-term co-operative credit structure. This may, however, result in competition between the two structures and hence the solution lies in a unified structure to meet the problem of diversification in the most effective manner. Thirdly, the commercial banks are now emerging as competitors to co-operative banks. Obviously the competing capacity of co-operative banks will be enhanced if they function in a unified manner. Lastly, the major advantage of a unified credit structure is the greater facility it would provide in the appointment of well-qualified staff, rationalisation and simplification of lending procedures including loan appraisal procedures, and better arrangements for checking on utilisation and recovery of loans.

Indeed both of these structures are inter-dependent, complementary and supplementary to each other. If adequate and

timely production credit is not made an integral part of the total credit required for implementation of a project, the investment finance may not fructify in the desired manner. Similarly, unless development credit is provided, the farmer's annual income from which he is expected to pay out production credit may not significantly increase, in which case it becomes difficult for him to repay the loan. It is very difficult to see how the credit programme can operate effectively in this rather compartmentalised manner. With many previous arrangements to seek proper operational co-ordination between the functioning of the two agencies having failed, a consensus seems to have emerged in the country, particularly on the part of the policy making and administering authorities, to take concrete steps for the integration of the two systems as a last resort. It is in this context that the National Commission on Agriculture recommended a strong departure from the orthodox approach to the present system of credit, and suggested that the Farmers' Service Society should be the only agency to provide at one contact point all types of credit and integrated services to the farmers, particularly small and marginal farmers and tenant cultivators who were denied one type of credit or the other because of this compartmentalised approach. Sixty-nine Farmers' Service Societies are reported to have been registered in 12 states up to 31st March, 1975.

While the arguments made in favour of unification of the two wings seem to be logical, substantial and convincing, the crucial question that arises in this context is how to bring about a proper integration between the two, which originated and developed in isolation from each other. The answer seems to be simple, that integration should be possible at all levels. A merger, if confined to the apex and/or intermediate level institutions, will be fruitless. This means that the integration has to start from the village level, i.e. at the level of the primary agricultural credit societies. However, it is feared that the areas of operation and their

constitutional differences may not permit the merger between primary credit societies and primary land development banks or the branches of the central land development banks. Further, the linking of the integrated primaries with the central co-operative banks on the one hand and the central land development banks on the other, at least until the federal organisations are integrated, may subject them to a dyarchical control which may result in a lot of friction and an unhealthy inter co-operative relationship. It is therefore necessary that the implications of the proposal involving different alternatives be thoroughly examined, and that hasty action to merge the wings all at once be avoided. It may be wiser to first experiment in selected areas where societies are strong and well managed. But, as it is, only about 21,000 societies out of a total of 150,000 have been placed in Classes 'A' and 'B' and only about 56,000 have a paid secretary or manager.

All said and done, the primary credit society, the most important unit in the co-operative credit structure, continues to be the weakest link. It has long been recognised that in order to achieve lasting success, the base level organisation must be viable and strong. Towards this end, a number of measures have been under implementation, including reorganisation and reconstruction at the primary level and also at the district level. Unfortunately, the scheme for re-organisation of co-operative societies has been limping. Against the

cherished goal of bringing down the number of primaries to 120,000 from 170,000 by the end of the Fourth Plan (1974), the number of primaries stands at 154,000 even today. In the first instance, all-out efforts are needed to strengthen the base level structures to ensure the success of their short-term credit functioning before overburdening them with other functions.

It is therefore essential that the proposal be tried out in selected areas where the co-operative movement is strong and well managed, and a cautious approach is all the more important in the larger interests of the movement. The legal and administrative problems that will eventually arise in an integration process at all levels should be thoroughly examined before proceeding with the merger schemes. If past experience is any guide, mergers and amalgamations are difficult to execute, time consuming and often resisted by local pressures. New legislation providing for compulsory merger and amalgamations, wherever necessary, must be enacted. Top priority must be accorded to a time-bound programme of re-organisation and reconstruction of the primary agricultural credit societies, a great majority of which must be rendered viable and become multipurpose in the right sense of the term. Once the village base becomes strong, any reform would become meaningful and practicable. One can ignore this norm and tamper with the structure only at the peril of the movement.

Two Articles by **Dr. M. S. Patel**, Managing Director of the National Co-operative Consumers' Federation, India.

I. Co-operative marketing in India—its problems and prospects*

Background

The Co-operative movement was formally introduced in India in the first decade of the 20th century. Its main purpose was to give relief to the farmers from the clutches of the money-lenders, and the first Co-operative Societies Act, promulgated in 1904, was therefore an Act enabling the organisation of co-operative credit societies. It was only under the Co-operative Societies Act, 1912, that the registration of non-credit societies became possible, although consumer co-operative activities had started in the intervening period through small buying clubs formed by members of co-operative credit societies.

The Co-operative movement in India now serves vast masses of the people in the fields of agricultural credit, marketing, processing and supply of inputs, distribution of consumer goods in urban and rural areas, animal husbandry and fisheries, small industry, rural electrification, urban thrift and credit, housing, transport, insurance, construction labour and other traditionally individual crafts. There are over 300,000 Co-operative Societies of various types in India, having a total membership of about 65 million people, a share capital of over Rs. 10,000 million and a working capital of over Rs. 80,000 million.

The co-operative credit structure forms the back-bone of the agricultural credit system in India, and is an integral part of the programmes of agricultural development and planning. The technological breakthrough in agricultural production sought through new strategies of development has made heavy demands on co-operative credit institutions, both for key inputs like fertilisers, seeds and pesticides and investment in credit for agricultural operations, machinery, minor irrigation works and other land improvement measures of a long term nature. The total agricultural credit disbursed by 160,000 co-operative credit institutions, exceeded Rs. 10,000 million during the year 1973-74. Co-operatives distributed over 60% of the chemical fertilisers and other agricultural inputs to the farmers. Co-operative marketing societies (about 3,500) marketed agricultural produce to the value of Rs. 11,000 million during the year 1973-74. Among the processing co-operatives, co-operative sugar factories are particularly successful and manufacture about 40 per cent of the total production of sugar in the country. Other agricultural production societies include co-operative farming societies (about 9,500), Co-operative Irrigation Societies (about 4,000), Dairy Co-

*A paper presented by Dr Patel at the Asian Conference on Co-operative Management, Philippines, December 1975.

operatives (over 13,000) and Fishermen's Co-operatives (about 4,500).

Among the latest trends in the development of the co-operative movement in India, is the emergence of large manufacturing organisations in the co-operative sector. The Kaira District Co-operative Milk Union in the State of Gujarat, is the largest milk processing dairy co-operative in South East Asia and produces about 60 per cent of the baby food manufactured in India. The Indian Farmers' Fertiliser Co-operative has made a total investment of Rs. 1,000 million in its fertiliser plants which are in the various stages of construction and production. Another large co-operative in the field of manufacturing of Petro-Chemicals has also been established recently and is expected to go into production by the end of 1976.

A Co-operative movement of such massive dimensions, operating on a countrywide scale and embracing diverse aspects of the economic and social life of the people, is the outcome of close collaboration and understanding between the people and the Government of the country in the post-independence era. The vast problems thrown up by the Co-operative movement in the course of its functioning, including removal of regional imbalances and disparities, structural gaps and weak spots and elimination of unhealthy and anti-social influences, were capable of solution only with initial State help. Besides, the Government's financial support was indispensable for a Co-operative movement that relies for its membership on, and caters to the needs of, vast masses of people of small means. Also, because of the comparatively low level of literacy among the masses greater reliance had to be placed initially on the administrative control, support and guidance of the State.

The Present Position

Much headway has been made in the field of Co-operative marketing of agricultural produce in India, but experience in the field of Co-operative marketing of other con-

sumer goods is limited. Attempts have been made to examine the new field of consumer goods marketing by co-operatives, which has its own specific problems. Let it be stated at the outset that the basic marketing principles involved in marketing any commodity are the same.

In India, the need for co-operative marketing was felt through the malpractices prevailing in buying and selling of agricultural produce. The producers were not getting their due share. They were forced to sell their produce at throw-away prices due to inadequate facilities of finance, agricultural inputs, storage, transportation, cold storage facilities and faulty marketing techniques. In view of this, an integrated programme of co-operative marketing was planned and a co-operative marketing structure was built up at various levels. Today, the co-operative marketing structure consists of a National level Marketing Federation to which are affiliated 21 State Marketing Federations and over 3,300 primary marketing societies. There are also State Marketing Federations functioning for special commodities. The Co-operative Marketing system in India also includes processing societies, viz, fruit and vegetable processing societies, rice mills, sugar factories, cotton ginning, processing units, dairying etc. These co-operatives undertake processing as well as marketing activities to derive maximum benefit from the disposal of their produce. Co-operative Marketing has made commendable progress recently in its various aspects.

Most co-operative marketing societies also function as commission agents. They collectively sell the produce of their members to fetch the best available market rates and reduce malpractices. Outright purchases by co-operative marketing societies are negligible, as the agency business is more secure. Co-operative marketing societies also purchase on behalf of Government organisations. They have their warehouses in market centres, where they store the produce of their members at harvest time and sell in lean months for the benefit of

cultivators. The producers are given advance money for pledging their produce with the societies. Apex co-operative marketing organisations engage in inter-state purchase and distribution of agricultural produce through primary and district level societies. The desired degree of success has not yet been achieved due to various problems such as inadequate finance, storage capacity, low margins, lack of proper market intelligence, lack of suitable field staff and managerial personnel. The magnitude of the task is enormous for a developing country which needs skills at all levels.

Factors Responsible for Slow Growth

Some of the factors responsible for the slow progress in co-operative marketing structure and functioning are:

- When the co-operative marketing structure was set up, it was emphasised that there should be effective linking between credit and marketing societies. Whereas credit societies would supply the funds, marketing societies would make the necessary recoveries from their members. As a consequence, co-operative marketing societies are facing problems of inadequate finance and working capital, in the absence of which it is difficult to make outright purchases of agricultural produce on one side and distribution of agricultural inputs on the other.
- Co-operative marketing societies have not yet been able to reach all the villages, where 60 to 70 per cent of the total produce is sold to the private trade in the field itself, *due to the debtor-creditor relations* that existed earlier between cultivators and purchasers, lack of adequate road links with the markets, ignorance of marketing practices and ready money. Further, the offices of the co-operative marketing societies function in market centres but have no adequate machinery to purchase in the villages.
- Many co-operatives prefer to function as commission agents to avoid the trading risk involved in outright purchases. On the other hand, small producers like to

sell their produce on an outright basis to get ready cash more easily.

- Societies are interested in the distribution of agricultural inputs, like fertilisers, insecticides, pesticides and other agricultural implements, which provide a safe and given margin without any risk. This retards the growth of marketing co-operatives, as they invest their available funds for such activities rather than for marketing agricultural produce.
- Some co-operative marketing societies are manned by non-professionals who use societies as platforms for purposes other than pure marketing. Agricultural cultivators-cum-traders, who are not much interested in buying and selling to co-operatives, have some hold in these societies. More often, co-operative marketing societies have to depend on private trade for purchase and disposal, due to lack of organised trade links at the secondary or terminal market.
- Other weaknesses are: individual societies buying on an ad-hoc basis; members' personal interests and lack of marketing expertise in the field of consumer co-operative marketing; lack of finances and financial management. Sometimes their capital stands idle and they do not buy when the season is on, or when the prices are competitive.

Current Progress

Many steps have already been taken to increase the growth of the co-operative marketing societies:

- Vested interests and several tiers in co-operative marketing are gradually being eliminated.
- Co-operative marketing societies are being assisted to build up strong share capital of their own to carry on their transactions successfully. Margin money is being provided. More share money from their members and assistance from other institutions is extended because it is felt that many primary co-operative societies have become unviable units due

to poor working capital. A marketing society should naturally have a minimum turnover to be a viable unit and to be effective.

- Closer contacts with the consumer and producer societies are being established. Consumers co-operatives serve as outlets for co-operative marketing societies and the transactions are in the mutual interest of the consumer and the producer.
- Storage capacities are being created for co-operative marketing societies. More warehouses and cold stores are being constructed to cope with the growing need with the help of State and Central Warehousing Corporations.
- For efficient functioning of co-operative marketing societies, it has been emphasised that Directors of these societies should lay down broad policies and principles, but should refrain from interfering in day-to-day purchases by the society. The professional managers are being made responsible for successful operation of the society within the guidelines given, and member education programmes are being intensified.
- Effective links between credit and marketing societies are being established as this will solve major problems with regard to finance and other allied difficulties. With the help of adequate credit facilities, it will be possible to make outright purchases. Thus, there will be manifold increase in the turnover of marketing societies.
- The National Co-operative Development Corporation has introduced a scheme for providing financial assistance to the National Agricultural Co-operative Marketing Federation and other higher level Marketing Co-operatives to enable them to create an 'Agricultural Commodities Price Fluctuation Fund' to insure against possible losses on outright purchases because of fluctuations in the market price of agricultural commodities.
- For the successful functioning of co-

operative marketing societies, trained experienced managers and field staff are being recruited in larger numbers. On-the-job and specialised training programmes are being conducted for the benefit of managers at all levels. Managers who have good knowledge of administration but lack business initiative or commercial experience are gradually being replaced by professional managers, and co-operative service cadres are being created.

Co-ordination in Co-operative Marketing

The National Agricultural Co-operative Marketing Federation and the National Co-operative Consumers' Federation are strengthening the infra-structure and streamlining the functions of co-operative marketing societies. In the light of our new 20-Point Economic Programme, the responsibility of apex organisations has substantially increased in the procurement of agricultural produce, distribution of fertilisers, insecticides and pesticides and other agricultural inputs as well as consumer goods of mass consumption. The entire distribution system is being geared up and service is being rendered to reduce distribution cost. The National Agricultural Co-operative Marketing Federation and the National Co-operative Consumers' Federation are mutually evolving policies so that larger transactions take place between the two kinds of co-operatives to their mutual benefit and ultimately to the benefit of the consumer and the producer, eliminating middlemen.

Members are being properly educated in co-operative principles and made aware that even the profits earned by the co-operative societies are ultimately ploughed back to the members by way of purchase rebate/dividend etc.

The new Economic Programme also lays special stress on liquidation of rural indebtedness and provision of land to landless labourers. For this purpose, credit and consumer co-operatives are being strengthened so as to help small farmers by pro-

viding credit for purchase of improved varieties of seeds, fertilisers and other agricultural inputs. Rural indebtedness is being reduced. Banks are being opened in larger numbers to provide marketing credit in rural areas.

To be effective, co-operative marketing operations must utilise modern management practices by professional managers. Modern scientific and technological advances, including use of commercial intelligence and information services, will have to be adopted. The consumer Stores, Super Markets, Wholesale and Retail Stores have tremendous power and infrastructure. They can obtain their requirements jointly through pooled purchases. The advantages that accrue to them could be passed on to the consumer in terms of reduced prices, rebates, prompt services, home deliveries, etc.

Conflicts and Possible Solutions

The field of Consumer Co-operative Marketing is a developing one and will need special attention. There will always remain conflicting interests, because the producer co-operatives will ask for higher prices to protect the interests of their members. Processing co-operatives want to buy consumer goods at cheaper rates and sell at higher rates to the consumer co-operative societies. On the other hand, consumer co-operatives want to buy commodities at a cheaper price, so that the interests of their own members are protected. There will be another conflict with private trade, as the co-operatives are accountable and cannot use all the mechanism available to the private trade. Co-operatives have primarily a service motive and cannot indulge in profit-making and exploitation. They do, however, need profit to build up the marketing structure for co-operative development. The profit is for the social good. There is another conflict as to the aspect of government aid to be taken by co-operatives and, if so, at what stages without sacrificing their autonomy. Can co-operatives stand on their own feet

right from the start? A scheme has been formulated for linking the activities of consumer societies with those of co-operative marketing and processing societies with a view to balancing the interests of producers and the consumers. The scheme envisages a closer relationship between different kinds of co-operative societies, representation on each other's management, and effective co-ordination between their activities to their mutual benefit. It has been stressed that consumer co-operatives should procure their requirements first through sister producer co-operatives. This scheme will help in reducing the conflicts within the co-operative movement and promote the cause of serving society as a whole.

State participation in the Co-operative Marketing Movement need not cause any conflict between the State and the Co-operative Movement, where both are wedded to the ideals of democracy and motivated by the desire to promote the welfare of the people. Each has a complementary role to play, and the common objective of the good of the people, pursued with mutual understanding and consideration, becomes easier of attainment. Co-operative marketing is not a charity but a service. Its performance will be judged on its efficiency and effectiveness and how economically it serves its members.

A way of resolving these conflicts will have to be found because co-operatives have to function within the overall framework of national policy and parameters and cannot be effective otherwise. The field of co-operative consumer marketing is new and challenging and offers many solutions as it raises many problems and conflicts. There is no doubt, however, that marketing co-operatives could achieve great success in the field of consumer commodities as well as agricultural commodities, if run by professional managers, using modern technology and information, effectively and efficiently, with service as their motto within the co-operative principles. Outstanding examples are provided by Co-operative dairies, ginneries and sugar mills.

The future is bright and if handled well will bring tremendous relief to the consumer. The operations of the middleman, who takes away the cream of the profit both from the consumer and the producer, could be reduced if not altogether eliminated. This could only be done by really good co-operative efforts with competent managers. The consumer must be convinced that he is being protected and is getting the goods at the right time, of the right quality

at a fairly reasonable price. If consumer confidence is maintained, there is no doubt that Co-operative Marketing in consumer goods can be an effective instrument of socio-economic revolution bringing considerable relief to the consumer—to which sector we all belong. Everyone is a consumer, irrespective of his place, occupation, age, sex, colour or creed. The key-pin of all this is a co-operative manager—efficient and effective—who can deliver the goods.

II. The Consumer Co-operative Movement in India

The first consumer co-operative societies, among them the TUCS in Madras, were started formally as credit societies, which eventually shed their credit functions and operated mainly as consumer co-operative societies. Their initial objective was to give social relief to their members; they were naturally not interested in a strong centralised movement. The first world war stimulated the growth of consumer co-operatives, but after 1918 a decline set in.

By the end of 1928 there were 323 consumer co-operatives in the country, organised mostly in the provinces of Madras, Mysore, Bombay and Bengal. These consumer co-operatives were concentrated mainly among government employees and in industrial establishments.

Position during and after World War II

In 1939 there were 385 consumer co-operative societies with about 60,000 members, share capital of Rs. 1.1 million, working capital of Rs. 4 million and a turnover of Rs. 6 million. During the second world war the British Government in India followed a deliberate policy of encouraging the organisation of consumer co-operatives for the

distribution of rationed and scarce goods, which considerably stimulated their growth. This trend continued up to 1952 when there were 9,757 consumer co-operatives with a total sales turnover of about Rs. 820 million.

With the abolition of controls and rationing in 1952, consumer co-operatives received a great setback. By 1958 the number of consumer co-operatives in the country was down to 6,407 and their sales turnover had dropped to Rs. 225 million. Bombay, Madras, A.P. and West Bengal had the largest concentration and business turnover of these co-operatives.

Programme of planned development

The first two Five Year Plans laid considerable stress on integrated development of the co-operative movement, mainly in the agricultural sector. No provision was made for development of consumer co-operatives. In the third Five Year Plan (1961-66), however, a modest programme of organisation of consumer co-operatives was included, with the object of ensuring fair and equitable distribution of essential consumer articles at reasonable prices. In the wake of the national emergency following the

Chinese aggression, prices spiralled sky high, traders hoarded consumer goods, and the consumer was put to a great deal of harrassment. The Government, therefore, decided to launch a centrally sponsored scheme of development of consumer co-operatives on a large scale in towns with a population of 50,000 or more. The scheme envisaged the organisation of Central Stores at city level and primary consumer stores at local level. The branch pattern was envisaged only where primaries could not be organised. State Federations of consumer co-operatives were organised in all the major states during the years 1964-65, and they in turn formed a National Co-operative Consumers' Federation, to be the apex wholesaling organisation at national level, in November 1965.

The centrally sponsored scheme of consumer co-operatives launched in 1962 envisaged a large measure of Governmental financial assistance by means of contributions to their share capital, loans for construction of warehouses and purchase of transport vehicles, as well as working capital loans to central and primary stores and state and national federations. Simultaneously a scheme for organisation of consumer co-operatives in industrial establishments employing more than 300 persons was also implemented, with financial and other assistance from employers.

The Central Consumer co-operatives organised under the scheme mostly handled controlled and rationed food-grains and a limited assortment of groceries and toiletries, and had small one-room shops. The primary consumer co-operatives affiliated to these Central Consumer stores also started with one-room shops. They failed to make much impact on the retail trade. Following the devaluation of the Indian rupee in 1966, prices of consumer commodities went up again. The Government of India and the State Governments therefore launched an accelerated programme of development of consumer co-operatives to cover all urban areas of the country, with a view to making

an impact on retail trade and prices. The programme envisaged organisation of 60 large co-operative department stores in towns with populations of 200,000 and more, and also the establishment of large retail outlets and university and college stores. Later the programme was further expanded, and department stores were also organised in smaller towns.

Structure of the consumer co-operative movement in India

During the last 13 years of planned development of consumer co-operatives in India, a network of consumer co-operatives has been developed which comprises a four-tier organisation consisting of about 14,000 primary stores, 390 Central Stores, 14 State Federations of Central Stores, and the National Co-operative Consumers' Federation at the apex. About 4.5 million individual members have been enrolled. Some of the primary consumer stores have more than one selling unit. Thus there are over 2,100 branches set up by primary consumer stores. The Central Stores have also set up over 2,000 branches and about 160 large, medium and small-sized department stores. Consumer co-operatives in India operate mostly in urban areas. Distribution of consumer articles in rural areas is taken up by the co-operative marketing societies and service co-operatives organised in the agricultural sector.

Central Stores have been organised in almost all districts having urban populations of 50,000 or above. They were organised on the federal pattern in most States, affiliating primary stores. However, in some States Central Stores were organised on the unitary pattern, serving individual consumers directly through their branches. In view of the success achieved by Central Stores of the unitary pattern, there has been a gradual shift from the federal to the mixed pattern, individual members being admitted to federal pattern Central Stores. Central Stores are now functioning as multi-retail outlets by opening new branches, large retail outlets and department stores.

Sales turnover of consumer co-operatives

Retail sales of consumer co-operatives have shown a substantial increase from Rs.400 million in 1962-63 to about Rs.3,000 million in 1972-73, with an estimated turnover of around Rs.3,250 million for 1973-74. The sales turnover of consumer articles distributed in the rural areas by the co-operative marketing and service societies of the agricultural sector was around Rs.3,000 million during 1973-74. Thus the total turnover of consumer articles distributed by the co-operative sector would be about 4% of the total retail trade of the country.

Diversification of business of consumer co-operatives

A healthy feature of consumer co-operatives during recent years has been the diversification of their business. Sales of non-controlled commodities, which accounted for only 27% of the total sales turnover of consumer co-operatives in 1966-67, are estimated to have gone up to over 60% during 1972-73. This welcome development was due to the organisation of co-operative department stores and large retail outlets, providing a wide range of goods and services to the consumer. In fact, consumer co-operatives can be called the pioneers in the field of department stores in India, since there were hardly any department stores in the country prior to the organisation of co-operative department stores, popularly called *Super Bazaars*. Thus the department stores in the co-operative sector have set the trend for the establishment of large retail stores in the private sector, facilitating comprehensive shopping under one roof. The department stores have given a lead in modern retailing techniques by providing an attractive layout and shop design, and artistic display of goods.

State Consumer Co-operative Federations

State Federations of consumer co-operatives have been organised in 14 major States. In other States and Union territories the number of consumer stores is

small and the organisation of a State Federation in such States has not been considered feasible. The membership and share capital of the State Federations were 428 and Rs.20.5 million respectively during the year 1974. The State Federations procured and supplied textiles, pulses, spices, imported and confiscated goods, besides carrying out reallocation and distribution of quotas of certain essential consumer commodities, such as baby food, tyres, tubes, razor blades and dry battery cells, to consumer co-operatives. The distribution of standard cloth has provided substantial business to the Federations. The State Federations have shown a considerable increase in sales turnover and profitability during the past two or three years. Their total sales amounted to Rs.384 million during 1973-74 and they earned a profit of Rs.4.9 million in that year.

National Co-operative Consumers' Federation

The National Co-operative Consumers' Federation came into existence in November 1965 with the object, inter alia, of helping in the development of the consumer co-operative movement in India. The 14 State Federations of Consumer Co-operatives in the country are its direct members. Its commercial operations and promotional activities serve, directly and indirectly, the entire co-operative movement in the country.

The owned funds of the National Co-operative Consumers' Federation, as at 30th June 1974, stood at Rs.5 million. The total working capital of the National Federation, including borrowed funds, amounts to about Rs.40 million.

The National Federation handles the procurement and distribution of such items as standard cloth, textiles (including woollens), and groceries, of imported goods such as photo films etc., and of various general merchandise items such as soda ash and razor blades. The NCCF also handles in a big way the procurement and distribution of watches manufactured by the Hindustan Machine Tools Company, a

public sector undertaking. During 1973-74 the sales turnover of the NCCF was about Rs.287 million, which went up to Rs.500 million during 1974-75. The NCCF has shown surpluses in its commercial operations ever since its inception, and has paid to its members a dividend at a uniform rate of 4% on their share holdings, as well as a patronage rebate on purchases made by members, right from the year 1966-67.

Promotional activities of the NCCF

One of the main objectives of the NCCF is to assist its member institutions by providing technical assistance and guidance in matters relating to management, development, modern business techniques and account-keeping, and also to improve and increase their operational and managerial efficiency. The NCCF took up this promotional and organisational role in 1967, even in its infant stage, and set up a Management Service Department. Induction courses were held from time to time with a view to propagating the Management Accounting System, and comprehensive teaching material was produced for use in the induction courses. NCCF also brought out bulletins on subjects relating to Management, Business Operations, Business Administration and Management Accounting, in collaboration with the experts in the regional office of the International Co-operative Alliance. In the year 1972-73 NCCF established a fully-fledged Consultancy and Promotional Cell for providing an advisory service to the country's consumer co-operative organisations. The Consultancy and Promotional Cell has recently been strengthened by the addition of foreign experts provided by the ILO and the Swedish International Development Agency.

Consumer Industries

Consumer co-operatives in India have so

far set up about 100 small processing plants for consumer industries. These are mostly in the field of pulse processing, spice powdering, oil mills, flour mills, bakeries etc. The NCCF has set up two pulse-processing units and is supplying the pulses processed in these mills to various consumer co-operatives.

A decision was recently taken at national level that consumer co-operatives should participate in the manufacture of selected consumer articles of mass-consumption, primarily to cater to the requirements of middle and low income groups. Some of the consumer industries being considered for establishment in the consumer co-operative sector are the manufacture of readymade garments and hosiery, toilet and washing soaps, detergent powders, cosmetics, polythene bags, household goods, electric bulbs, crockery, etc.

The Fifth Plan

One of the dominant objectives of the country's Fifth Five Year Plan is to build up a viable consumer co-operative movement, to enable it to function as an important element in the public distribution system. The Fifth Plan envisages further strengthening and establishment of the public distribution system, to help in the distribution of essential commodities and other articles at reasonable prices. The main thrust of the effort would be to strengthen the wholesale sector, consolidate, strengthen and expand retail outlets, open new department stores and large retail outlets, and further diversification of their business. The 20-point economic programme recently announced by the Prime Minister visualises, among other things, the strengthening of the consumer co-operative movement in the country to achieve stability in the economic and social spheres, with a view to benefiting the weaker sections of the community.

BfG Bank für Gemeinwirtschaft

1975

YEAR-END REPORT

Bank für Gemeinwirtschaft's 1975 performance reflected the confidence of our customers in the bank's basic philosophy: to work on behalf of everybody's benefit. For BfG, 1975 was a year of satisfactory earnings. For 1976, the bank anticipates a continuation of the upward trend that should bring an end to the recession.

The bank's unaudited balance sheet as of December 31, 1975, shows, according to a press announcement by the President of Bank für Gemeinwirtschaft, Dr. Walter Hesselbach:

Loans totalling:	10,036,000,000 DM
Deposits totalling:	10,909,000,000 DM
Total assets:	22,400,000,000 DM

Final figures will be contained in Bank für Gemeinwirtschaft's complete annual report to be released in mid-1976.

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Co-operatives and agricultural development: The Nigerian Experience

by **Adeniyi Osuntogun**

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I Introduction

In many developing countries of the world, economic development, particularly at the initial stage, depends to a large extent on the agricultural sector. Agriculture is the main source of the government revenue which is used for the development of the infrastructure and the industrial sector. In addition, agriculture is required to provide food for the urban population and raw materials for the industries.

In spite of the importance of agriculture in the economies of these countries its rapid development has been hindered by a number of constraints. Some of these include (a) a land tenure system which promotes fractionalisation and fragmentation of holdings, (b) an inefficient marketing system whereby the prices received by the farmers bear little or no relationship to those paid by the consumers and (c) a credit system which is centred on private lenders who often charge exorbitant rates of interest and require the producers to commit their crops to them in exchange for the loan.

The formation of co-operatives is frequently suggested as an effective means of overcoming most of the obstacles to agricultural development. Co-operatives can be

used to implement land reform measures through the promotion of group farming activities. Also, they can serve as major instruments of market reform. Through co-operatives, farmers may obtain the benefits of large-scale operation. Members can process and market their products more economically, buy supplies and equipment in large quantities, and obtain lower cost credit. In addition to sharing marketing profits, co-operation among farmers may improve their bargaining strength, increase their product prices, or lower their cost factors. Furthermore the educational programme of a co-operative may teach its members improved farming practices which may result in raising the income of the members.

II Agricultural Co-operatives

Agricultural co-operatives are the most predominant in the Nigerian co-operative movement. They accounted for 93% of the total number of co-operatives registered in Nigeria in 1966. They consist of produce marketing unions and societies, credit unions and societies, group farming co-operatives and fishery co-operatives. The most common co-operative activity varies from State to State. Whereas in the West,

*Shortage of space has unfortunately forced us to omit the very detailed statistical tables prepared by Dr. Osuntogun, as well as his list of reference material, but interested readers could perhaps contact him direct.

Kwara, North Western, Kano, North Central, Benue Plateau and North Eastern States marketing and credit co-operatives are the most predominant, in the Mid-Western and the three Eastern States, on the other hand, thrift and credit co-operatives are the most common. In the Western State, marketing and credit co-operatives accounted for 89% of the number and 88% of the membership of the State co-operative movement in 1966. Similarly in the six Northern States, in 1964, marketing and credit co-operatives accounted for 93% of the number and 97% of the membership of the co-operative movement. In the three Eastern States, in 1965, thrift and credit co-operatives accounted for 82% of the number and 75% of the membership of the co-operatives; while in 1967, they accounted for 57% of the number and 60% of the membership of the co-operative movement in the Mid-Western State.

The nature of agricultural production in each state influences the pattern of co-operative activities. For instance, whereas cocoa is the most important crop handled by the Western Nigeria marketing co-operatives, groundnut and cotton are the most important crops handled by the co-operatives in Kano State and North Eastern State respectively. In the Kwara, Mid-Western and the three Eastern States palm produce is the most important crop marketed by the co-operatives. In 1968/69 cocoa accounted for 93% of the total tonnage of produce marketed by the Western State Co-operatives. In 1970/71 season the share of groundnut in the co-operative trade in Kano State was 93%. In the North Eastern State cotton accounted for approximately 50% of the total tonnage of produce handled by the co-operatives.

III Assessment of Performance

The various types of societies differ in importance. Between 1954 and 1966, the marketing societies showed the most remarkable growth with over sevenfold increase in number and almost tenfold increase in membership. Next to marketing

co-operatives in terms of growth of membership and number of societies, are the thrift and credit co-operatives. These had more than twofold increase in membership and number of societies between 1954 and 1965.

The marketing co-operatives have served as useful instruments of market reform. In some villages they have helped to promote competition in produce buying and thus contributed to limiting the excesses of the private buying merchants. They have also helped in improving the quality of produce of their members by teaching and encouraging members to market good quality produce. In the Western State this has resulted in a remarkable increase in the co-operative share in the production of grade I cocoa. Between 1957 and 1961, this was put at 99%.

The societies have not only helped in extending credit to members, in addition they have also served as rural savings institutions. Between 1957 and 1967 both the total loans granted to members and the accumulated net savings in the co-operative societies more than doubled. In 1969, the North Central State had the highest repayment percentage (98.55%) and it was followed by the North-Western State with a repayment percentage of 82.77%. The South-Eastern State co-operatives had no repayments during this period.

Even though the above suggests that the Nigerian co-operatives have contributed, to some extent, to agricultural development, yet a closer examination of their operations will reveal that their performance has not been satisfactory. While the co-operative movement has been in existence in Nigeria for almost 40 years, its membership coverage is still very low. The 1963 census figures show that membership in the co-operative movement is less than 1% of the potential members. Further analysis shows that there are slight variations in the membership coverage of agricultural co-operatives among the states of the Federation. While in the Western State in 1963, membership in agricultural

co-operatives represented 3% of the total farming population, in each of the Mid-Western and the Eastern States, on the other hand, the coverage was 2%. The Northern States had the least coverage with just 1%.

In addition to the low membership coverage, the impact of the credit programme of the societies has not been very great. It is available only to a small percentage of the farmers in the country.

The share of co-operatives in the total tonnage of agricultural produce marketed through the statutory marketing boards of the different states of the Federation has been very low. For instance, in the Western State during the 1969/70 marketing season, the co-operatives handled only 18.29% of the total tonnage of cocoa sold to the marketing board. In the Kwara State, the share of co-operatives in the palm kernels market fell continuously from 29% in 1968/69 to 11% in 1971/72. Similarly in Kano, North-Eastern and North-Western States co-operative purchases as a percentage of state marketing board total purchases of all cash crops stood at 17.5%, 4.8% and 2.0% respectively during the 1972/73 marketing season.

Apart from the marketing and credit societies, the others, particularly group farming and fishery co-operatives which are supposed to contribute to rural development, have not made much impact. Instead, they have suffered a diminution both in membership and in number. For example, membership of the Western Nigeria Fishermen Association fell drastically from 9,280 in 1959 to 169 in 1967. Also the membership of the group farming societies fell by more than half between 1965/66 and 1968/69. In the former Eastern Nigeria the 18 group farming societies that were in existence in 1964 had all become moribund at the end of 1965. Similarly in the Northern States, in 1960, there were 7 group farming societies with a membership of 446. By 1965, they had all been liquidated.

IV Impediments to Development

Why have co-operatives not done better? A major limitation to membership coverage of the movement is its weak propaganda machinery. Most farmers are not fully aware of the objectives and potentials of the co-operative. Some even regard it as another arm of the government machinery which they are made to patronise and have, therefore, not joined the co-operative because of their ignorance of what the co-operative is all about.

The low credit coverage of the movement results from its low membership coverage as well as its slow capital accumulation. Reserve funds and paid-up shares are small and loans and grants from outside sources, such as the government and commercial banks, are hardly forthcoming in large amounts.

Some of the reasons often cited as causes of the low tonnage of produce marketed through the co-operatives are (i) active and effective competition of private produce buyers and (ii) disloyalty and apathy of members. As far as the first reason is concerned, the writer is of the opinion that it is the weakness of the co-operative movement that needs to be stressed and not the strength of the opposing forces. For co-operatives, like any other business organization, must be prepared for keen competition in their operations.

Disloyalty and apathy of members may be the result of unfulfilled expectations and mismanagement of funds in the societies. Unfulfilled expectations can come about when the societies are not performing well in their marketing operations, as a result of which members are not deriving much benefit from selling to the co-operatives. Under these circumstances, some farmer-members may sell their produce through private buyers. Mismanagement of funds, if known to members, not only leads to apathy of members, but also may result in many members deserting the society.

Another major reason for the poor performance of the co-operative move-

ment is the lack of competent people to manage its enterprises. In a developing country like Nigeria efficient managers are rare. Farmers' co-operatives, particularly at the primary level, are not strong enough financially to attract the most able managers to run their business.

Another limitation is the ineffectiveness of the field staff of the Departments of Co-operatives of most States in the Federation. This is brought about not only by the shortage of staff but also by lack of transport facilities. In 1965, for instance, the Eastern States had just 38 co-operative inspectors and 52 examiners of co-operative accounts to supervise, direct and advise 1,617 societies, most of which are in remote villages scattered all over the three States. The committee on co-operative membership drive reported that one of the major reasons for the failure of the Western Nigeria Co-operative Fishermen Association was irregular supervision of its existing branch meetings by the government field staff. This, in turn, was brought about by lack of water transport facilities for the officials.

V Recommendations

In order to attract more members to join the co-operatives there should be much more effective propaganda and publicity, particularly at the village level. The content of such propaganda should include an explanation of what co-operatives are, their objectives and potentials. In view of the fact that most farmers are illiterate, the writer recommends the use of radio and audio-visual techniques. One very important avenue which neither the government nor the co-operative movement uses fully for publicity purposes is the agricultural show. The various activities of the co-operative movement could be illustrated at such occasions by the use of posters, photographs and even film-shows.

It is also recommended that the co-operative movement should expand its activities in order to have more members in its fold. One such area is the marketing of food crops. At present, only in very few States is this area being covered by the co-operatives.

The co-operative movement needs to develop a sound educational programme for its members. This should include not only the teaching of co-operative principles and practices but also an explanation of its limitations. Such a move is likely to create a loyal, active and an understanding membership that will stand by the society in a period of difficulty. It will also create an enlightened membership that will be able to check the excesses of the paid officials.

Above all, the official attitude to co-operative development needs to change. Presently, government interest appears to be verbal rather than material. Not only is there a need for strengthening the staff of the Co-operative Departments but necessary facilities, like transport, should also be provided, in particular for the field staff. Government can contribute to solving the managerial problems of the movement both by training of the co-operative officials and also by making available, on secondment, the services of some government officials. The government can assist in providing some essential facilities like storage, grading, processing and transport.

Government can act as a guarantor for loans obtained by the co-operative movement from the commercial banks and other financial institutions. It should, of course, be added that, in the last analysis, it is in the interest of the co-operative movement to be self-reliant as far as finance is concerned. Some of the ways by which this can be achieved in Nigeria, in the nearest future, are increase in share holdings and encouragement of thrift savings among members.

Co-operative Achievements Reflected in a Philatelic Mirror

by **Dr Ladislav Sieber**

Co-operatives have become important factors within the socio-economic structure of many countries, where their activities serve millions of people. This fact has been pointed out on numerous occasions and in various contexts—by co-operators, economists, sociologists etc, all of whom can easily produce statistical figures, quotations, tables and other documentation proving the truth of such a statement.

Perhaps it will not be uninteresting to have a look at the whole position from a somewhat unorthodox angle and try to see how the co-operative movement is reflected in the “mirror” of themes chosen by postal administrations of various countries for postage stamps, whose original purpose of serving as receipts for postage paid has been combined, to an increasing degree, with government policies of publicising important personalities, events, anniversaries, programmes, ideas and achievements.

Therefore, it is certainly not insignificant for an organisation, person, symbol or movement to be featured on a postage stamp, a mass-produced mini-picture seen by millions of letter-writers (and addressees) and attracting the attention of innumerable collectors in many parts of the world. Thus, if a theme distinctly associated with co-operative activities forms the subject illustrated on a postage stamp, the co-operative movement has definitely scored an impor-

tant point in having attained official recognition and appreciation.

A careful study of postage stamps issued during the past 50 years reveals that dozens of countries in four continents have, on various occasions, seen it fit to pay a tribute to co-operative leaders, endeavours, anniversaries, conferences or achievements, by issuing special stamps featuring co-operative themes. As a result, well over 100 different postage stamps would be needed today for a complete collection of quite “distinctly co-operative” ones—i.e. excluding those whose connection with the co-operative movement is either indirect or incidental (of which there are hundreds, if not thousands).

To begin with portraits of prominent co-operators—the first President of the famous Rochdale Society of Equitable Pioneers, Charles Howarth, appeared on a set of air-mail stamps issued in Venezuela in 1944, to commemorate the Society’s centenary. Finland issued a stamp in honour of H. Gebhard in 1949, while Raiffeisen and Schulze-Delitzsch were featured on stamps of the Federal Republic of Germany in 1958, after which several other countries commemorated their prominent co-operative leaders in a similar manner: Hungary (F. Berkes, 1962), Denmark (H. C. Sonne, 1967), Albania (F.

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 INTERNATIONALER GENOSSENSCHAFTSVERBAND
 МЕЖДУНАРОДНЫЙ КООПЕРАТИВНЫЙ АЛЛИАНС



1895

1970



International Co-operative Alliance 1886



International
 Cooperative
 Alliance
 1 APR 70
 LONDON W1



1955 INTERNATIONAL COOPERATIVE ALLIANCE BELGIUM BELGIQUE 1970

Cela, 1969) and Canada (A. Desjardins, 1975).

National co-operative congresses have been publicised by special stamps issued in Turkey (1950 and 1953), Czechoslovakia (1957 and 1959), Hungary (1962), the USSR (1966), Albania (1968) and several other countries.

Anniversaries of national co-operative movements or major co-operative organisations have been commemorated on postage stamps in Romania (1956 and 1966), Sri Lanka (Ceylon, 1963), the German Democratic Republic (1967), Czechoslovakia (1965), Nauru (1973), Mongolia (1969) and the USSR on several occasions, as well as others.

Celebrations of the "Co-operative Day" (both national and international) have inspired special issues of postage stamps, for instance in Indonesia (1957), Taiwan (Formosa, 1962) and Pakistan (1961 and 1967).

Publicising the co-operative idea, especially in connection with the promotion of rural development, has been used as a theme on stamps of the USSR repeatedly since the early 1930's and after World War II—to mention non-European countries alone—of the Congo (1966), Zambia (1967), Togo (1969), the People's Republic of China (1957) and the Democratic Republic of Vietnam (1958) with stamps featuring not only agricultural co-operatives, but also handicraft (furniture producing) co-operatives.

Numerous postage stamps showing the work of agricultural co-operatives and related themes have been issued by East-European and other socialist countries, in which the policy of promoting collective farming on a co-operative basis represents the practical implementation of Lenin's original "Co-operative Plan", first put into effect in the USSR and subsequently in Bulgaria, Czechoslovakia, the German De-

mocratic Republic, Hungary, Mongolia, Romania etc.

When the International Co-operative Alliance celebrated its 75th anniversary in 1970, this occasion was commemorated with special stamps issued in Belgium, Great Britain and the USSR; shortly after, in 1972, a tribute was paid to the ICA's 25th Congress (held in Warsaw) by the Polish postal administration, which issued not only a special adhesive stamp, but also a commemorative postcard on this occasion.

Indeed, many more examples of stamps, postal stationery and other philatelic material with co-operative themes could be mentioned, as indicated in several special articles by Mr T. C. Berry (of the CWS, Manchester) in British, Danish and Norwegian co-operative periodicals in recent years. Nevertheless, the above list is probably sufficient to show that the co-operative movement can find in the world's postage stamps quite an interesting mirror reflecting official appreciation of its importance for economic and social development—although it must be taken into account that speculative and fashion trends influencing philatelic demand have tended to distort this "mirror" considerably in recent years in favour of such highly popular themes as space research, sports, flowers, animals, famous paintings etc. However, to have been featured on stamps of relatively numerous countries alongside these extremely competitive themes is undoubtedly a worthwhile degree of success for co-operatives.

In future, more success may be achieved in getting publicity for co-operative endeavours and aspirations through the "mass-medium" of postage stamps, if co-operators interested in stamp-collecting combine their hobby with co-operative themes and thus bring the latter to the attention of other philatelists, of whom there are millions in the world today. If such interest is aroused, it could, in turn, lead to greater responsiveness, on the part of national postal administrations, to

Left: Some examples of Co-operative stamps, with the First Day cover commemorating the ICA 75th Anniversary.

suggestions for stamps with co-operative themes to be issued more frequently (as would have been appropriate, for example, on the occasion of Robert Owen's bicentenary in 1971). The ICA itself could make a specific contribution in the direction indicated, for instance by organising or sponsoring a small exhibition of a co-operative thematic stamp collection on a suitable occasion—perhaps in connection with one of its Congresses.

In general, co-operators should bear in mind that postage stamps are an important potential medium of publicising our movement and the ways in which it

endeavours to serve the cause of economic and social progress.

It may be possible to have a photographic display of Co-operative Stamps at the Exhibition to be held during the ICA 26th Congress in Paris, 1976, at UNESCO House.

Any readers who would be interested in providing material for such a display are asked to contact:

Miss F. Baulier

FNCC

La Maison de la Cooperation

27-33 Quai le Gallo

92100 Boulogne, FRANCE.

Still available:

REPORT OF THE 25th CONGRESS (Warsaw 1972)

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The Report in Brief of the Congress, contained in No. 1/2 (1973) of the *Review of International Co-operation*, is also available (price 75p) in English, French and German.

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Book Reviews

Writings and Speeches of Prof D. R. Gadgil on Co-operation. Published by the *Gokhale Institute of Politics and Economics, Poona, India* (1975). Price Rs.30/-, 296pp

Like a colossus, Dr D. R. Gadgil strode through the Indian co-operative scene for well over two decades and influenced and shaped each single event within the co-operative movement of India from 1945 onwards. Not only was he involved with all the important committees, working groups and commissions on co-operatives, but he also occupied such exalted offices as chairman of the National Co-operative Union of India, of the National Federation of Sugar Co-operatives, of the Maharashtra State Co-operative Bank, and others. As a co-operative worker he helped co-operatives enter new fields; as an intellectual he helped co-operatives gain academic recognition; and as an economist he helped co-operatives emerge as instruments of planning in social and economic spheres. He was in a way a visionary without being dogmatic, as the book under review reveals. His faith in co-operatives stemmed from his belief that both capitalism (with its aggressive competitive character) and socialism (with predominance of the state over economic activities and the life of the community) could hardly alleviate the plight of the community, especially in the rural areas, given the condition of the country.

He viewed co-operatives not merely as organisations but as constituents of a new co-operative social order, or what he called a "co-operative commonwealth".

In Gadgil's concept of a co-operative commonwealth, individuals would unite with each other to form local co-operative productive units. The emphasis would be on operating as far as possible through small independent units, which would co-operate together to form federal units for economies of scale and other mutually beneficial activities. The co-operatives could take a variety of forms and their extent and coverage would differ from group to group. Thus a country could have different structures covering different types of

activities, which in turn could co-operate to form an integrated co-operative economic system. It is possible in Gadgil's view to cover most economic activities by co-operatives, though public utilities, mining and modern industrial production could well remain the responsibility of the state. "Co-operation", Gadgil wrote, "would emphasise dispersal and decentralisation of activity and could put the small independent enterprise and the primary co-operative unit at the centre of the economic picture." On the social relevance of co-operatives he wrote: "belief in co-operation implies accepting the possibility that men are not guided in their work solely by hopes of material gain, that they recognise the importance of group and social obligations and are ready to accept voluntarily limitations on expectations and rewards . . ."

Thus Gadgil conceived co-operatives as the part and base of a highly decentralised "federative" economic structure with a great deal of diffusion of power and decision making. "Co-operation stands for diffusion of power through the whole structure, through its insistence on what is best called 'federalism'."

I believe Gadgil made a grave error in giving such a pivotal, independent role to the primary co-operative, especially in the context of the social, economic and political milieu of rural India, and herein lies the utopian aspect of his concept of a co-operative commonwealth. (This also perhaps explains, in a way the reasons for the emergence of what is now called 'co-operative capitalism' in his own home state of Maharashtra.)

While making a general survey of co-operative development and activities in different countries, Gadgil seems to have overlooked the developments in the Scandinavian countries, where co-operatives have emerged as extremely successful organisations (though in fairness it needs to be pointed out that when Gadgil talks of a co-operative commonwealth, he is not talking of co-operative organisations but of a co-operative system which even the Scandinavian countries do not claim to have). The success of co-operative organisations in the Scandinavian countries is due mainly to two aspects: democratic centralisation, which implies gradual shifting of decision-making power from primary level to federal level units; and a dynamic inter-co-operative relationship which implies the joint effort of co-

operative organisations to promote the general weal of the community. When primary co-operatives are subject to domination by vested interests, or when these become instruments for gaining political advantage, or even prove useful means of perpetuating the *status quo*, their so-called independence and autonomy make them socially irrelevant, and this is precisely what has been happening during the last five years. A more dominant role, contrary to that which Gadgil advocated, for the higher level federal units could have somewhat mitigated the situation.

Another aspect of co-operation on which Gadgil brought to bear his sharpness of analysis and perception, is that of co-operative development in a country like India. He rightly stated that the co-operative movement really started in this country in 1945 for, before that date, "though paternalism or the disposition towards it led officials to sponsor the establishment of a co-operative movement, an economic programme for the state was absent, and the policy measures essential as support for the development of the co-operative movement in a poverty-stricken and insecure economy were not forthcoming". Gadgil thus emphasised the point that, in order to ensure rapid co-operative development, it was imperative that the entire rural economy—credit, marketing and processing—should be brought into the co-operative fold, and economic security, support and progress be provided for the cultivators, artisans and others by the state. In all such areas, Gadgil pointed out, government policy was not clear and hence the uneven development of co-operatives and the consequent disenchantment with their working: "in relation to growth in economic strength and usefulness of the co-operative structure, the most important handicap today appears to be the absence of sufficiently strong and well co-ordinated official complementary action".

Gadgil was a firm advocate of state participation in co-operative activity, for he felt that to succeed it was necessary that the co-operative should be initiated and nursed by external effort. He viewed co-operatives as relay centres between the central planning authority and the individual. He thought that "co-operative organisations could be relied on, not only to implement the plans more effectively but also to carry them out with

greater scrupulousness, care and honesty . . ."

It is interesting that at one stage Gadgil remarks: "In a communist society, co-operative effort is treated merely as a stage in the development of that society. However, to regard Co-operation as only a temporary stage is not helpful in our enquiry." Gadgil surely betrays a distinct bias here, for co-operatives are conceived by many, including the noted co-operator Paul Lambert, as a stage in the quest of a society (not necessarily a communist one alone) to bring means of production and distribution under social control.

Gadgil played a pioneering role in the development of sugar co-operatives though he was not, as V. M. Dandekar assumes in his foreword, "instrumental in setting up the first sugar co-operative in the country". Though almost 100 pages are devoted to co-operatives in the sugar industry, yet Gadgil says practically nothing of value. He acts here more as a lobbyist and spokesman than as an analyst. He does identify the seamier side of the sugar co-operatives' operations but offers no acceptable solution: to overcome the problems created by the annual elections, he advocated that elections should be held triennially, but on the entry of party politicians in the conduct and control of sugar co-operatives he said very little indeed. He also swept under the carpet the issues related to the place and role of labour in this type of co-operative.

The book is divided in three parts: Part I, "Towards a Co-operative Commonwealth", gives the text of the Professor Brij Narain Memorial Lectures, published earlier by the Punjab University; Part II covers an assortment of co-operative topics—banking, training, marketing, development etc; and Part III deals with sugar co-operatives especially in Maharashtra. Some of Gadgil's famous speeches which appeared in the *Co-operator* (New Delhi) have been omitted, and the editors have apparently rushed to press without organising the material; more care could also have been taken in making the selection of material and of sources.

It seems we shall have to wait for some time more before an intelligent and penetrating final analysis of Gadgil's views on co-operation is available. Until then this book will be helpful.

K. K. TAIMNI

British Agricultural Co-operatives by John Morley. *Published by Hutchinson Benham, London (1975). 168 pp with tables and index. Price £4.00.*

This important book is a readable and up-to-date survey of the problems of agricultural co-operatives in the United Kingdom. Mr Morley was for many years Secretary of the Agricultural Co-operative Association in England which, with the Scottish, Welsh and Ulster Agricultural Organisation Societies, form the Federation of Agricultural Co-operatives which represents the British agricultural co-operative movement in the European Economic Community. He later became the Chief Planning Officer of the Central Council for Agriculture and Horticultural Co-operation which was established in 1967—the centenary of the formation of the first agricultural co-operative in Britain—to help co-operative development in agriculture and horticulture.

The agricultural co-operative movement has received less governmental support in Britain than in some other European countries and the USA. After a brief historical survey Mr Morley's book is much concerned with the crucial problem of financing agricultural co-operatives so as to meet their growing need for capital in increasingly inflationary conditions. The Maxwell Stamp report, published for the agricultural co-operative movement in 1967, recommended the establishment of an Agricultural Co-operative Finance Corporation with public money along lines similar to the agricultural banking and credit organisations found in some other countries. This recommendation was turned down by the Labour Government, and though a Co-operative Development Agency was later promised by the Labour Party, this proposal seems to be given a low priority by the present British Government.

Mr Morley reports in his book how

the Central Council has nevertheless actively pursued the problem of helping agricultural co-operatives to finance their increasing trade, and has also published two reports, one on agricultural co-operative law and the other on investment capital in agricultural co-operatives. Many possibilities were discussed. One was to arrange for money collected in taxation to be reinvested in the preference shares of agricultural co-operatives. This would be equivalent to a tax concession on the retained earnings of co-operatives. Another recommendation, in the second report, was that personal income tax on patronage dividends paid in shares should be deferred until the shares were repaid and the cash received. Other recommendations related to borrowing and to contracts between agricultural co-operatives and their members. The recommendations were still being considered by the Government at the time Mr Morley's book was written.

Co-operatives in Britain pay corporation tax, although at a lower rate than large companies. Mr Morley discusses the possibility of co-operatives being recognised in Britain as "mutual" trading organisations, as they were before 1933, and as such exempt from tax on their retained earnings—a matter explored in the Central Council's report on co-operative law. Mr Morley's book discusses many other factors affecting agricultural co-operatives, one being the effect of Britain's membership of the European Economic Community. One chapter is devoted to co-operation in production, in the sense of collaboration between farmers in joint ventures of various kinds rather than the organisation of farms on a co-operative basis.

The book is full of detailed information on the problems facing co-operatives in Britain and how they are being tackled, and should be of great interest to agricultural co-operators in other countries.

P.D.

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Federación Argentina de Cooperativas de Crédito Ltda., *Pueyrredon 468, 2º Piso, Buenos Aires (RC 24)*. Tel. 86-6283.

Asociación de Cooperativas Argentinas, *25 de Mayo 35, Buenos Aires*.

Confederación Cooperativa de la República Argentina Ltda. (COOPERA), *Luis María Campos 1558, Buenos Aires*.

Instituto Movilizador de Fondos Cooperativos, *Urquiza 1539, Rosario*. Tel. 64877.

Australia: Co-operative Federation of Australia, *P.O. Box 347 Canberra City A.C.T. 2601* Tel. 062-48 7816.

Austria: "Konsumverband" Zentralverband der österreichischen Konsumgenossenschaften, *Theobaldgasse 19, A-1061 Vienna VI*. Tel. 57-75-38.

Membership (1974): 632,000; Turnover: retail trade: 12,748 Mill. Sch. (of which: consumers' societies: 11,033 Mill. Sch.; department stores: 1,643 Mill. Sch.; other retail trade: 72 Mill. Sch.); wholesale society: (G.Ö.C.): 4,530 Mill. Sch.

Österreichischer Verband gemeinnütziger Bau-Wohnungs- und Siedlungsvereinigungen, *Bösendorferstrasse 7/11, 1010 Vienna*. Tel. 65-71-63; 65-13-25.

1972: Affiliated organisations: 277 (comprising 164 societies and 133 associations); membership: 167,737; administered units: 357,241 (of which 156,144 correspond to the societies and 201,097 to the associations; closing balance for 1971: Sch. 56,4 mill. (of which Sch. 25,6 mill. correspond to the societies and Sch. 30,8 to the associations).

Osterreichischen Raiffeisenverband, *Hollandstrasse 2, 1020 Vienna*. Tel. 26 360.

Bangladesh: Bangladesh Jatiya Samabaya Union, "Samabaya Sadan" (1st floor) 9/D-Motijheel Commercial Area, *Dacca 2*. Tel. 255846.

Belgium: Fédération belge des Coopératives (FEBECOOP), *26-28 rue Haute, 1000 Brussels*. Tel. 13-28-60; 11-83-50.

Affiliated consumers' societies: 17; membership: 350,000; turnover (1974): Frs. 4,120 mill.; shops: 455.

Société Coopérative d'Assurances "La Prévoyance Sociale", *P.S. Building, 151 rue Royale, 1030 Brussels*. Tel. 18-80-80.

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24,500; P. S. Industrial Injury: 1,544; P. S. Reinsurance: 1,955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111,426; Capital in force 31,12,73 (inc. foreign business): 427,954. No. of policies 31,12,73; Life: 857,075; Accident: 314,662; Fire—misc. 513,136; Others: 25,448; total: 1,710,321.

Fédération Nationale des Coopératives Chrétiennes, *135 rue de la Loi, 1040 Brussels*. Tel. 02735-60-90.

(1973) 1000 traditional shops, 100 specialist shops; turnover: Frs. 1,600 mill. Savings Bank: 1 mill. members; deposits: Frs. 37,000 mill. Insurance Society: 500,000 policy holders; premiums: Frs. 1,245 mill.; reserves: Frs. 3,626 mill.

L'Economie Populaire, *30 rue des Champs, 5300 Ciney (Namur)*. Tel. 228-01.

Branches (1970): 466; membership: 98,456; turnover: F.B. 1,319,000,000; savings deposits: F.B. 380 mill. + 340 mill. CEP (Private Savings Bank, Ltd.); capital and reserves: F.B. 208 mill.

OPHACO (Office des Pharmacies Coopératives de Belgique), *602 Chaussée de Mons, Anderlecht-Brussels 7*. Tel. 22-56-90.

Union of 26 co-operative societies owning (in 1972) 473 pharmacies, 63 optical departments, 6 drug stores, 14 wholesale depots. Turnover (1972): Frs. 3,469.3 mill. Surplus distributed to 544,000 members: Frs. 137 mill.

Bulgaria: Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 88-03-11.

Cameroon: West Cameroon Co-operative Association Ltd., P.O. Box 135, Kumba, South-West Province, Tel. Kumba 251.

Canada: Co-operative Union of Canada, 111 Sparks Street, Ottawa K1P 5B5, Ont. Tel. 232-9657.

A federation of English-language co-operative organisations, organised in 1909.

Conseil Canadien de la Coopération, Case postale 58, Station N, Montréal 129. Tel. 866-8048.

Ceylon: See "Sri Lanka".

Chile: Cooperativa Sodimac Ltda., Casilla 3110, Santiago de Chile. Tel. 734023.

Cooperativa de Empleados Particulares Ltda., Teatinos 610, Casilla 424, Santiago de Chile. Tel. 82935.

Instituto de Financiamiento Cooperativo, IFICOOP, Ltda., Agustinas 853, Oficina 547, Casilla 1118, Santiago de Chile. Tel. 398253.

Unión Cooperativa de Seguros (Ucoseg) Ltda., Moneda 1040, of. 704-705, Santiago de Chile. Tel. 81295; 65100.

Unión de Cooperativas de Consumo y Servicios de Chile Ltda. ("U-Coop"), Agustinas 1141, 7° Piso, Casilla 14439, Santiago de Chile. Tel. 715256.

Colombia: Cooperativa Familiar de Medellín Ltda., Calle 49, No. 52-49, Medellín. Tel. 45-00-55; 41-71-13; 41-53-78.

Instituto Nacional de Financiamiento y Desarrollo Cooperativo (Financiacoop), Carrera 13, No. 27-00, Edif. Bochica, piso 2°, Int. 9, Aptdo Aéreo 12242, Bogotá. Tel. 81-06-00.

Cyprus: Co-operative Central Bank Ltd., P.O. Box 4537, Nicosia. Tel. 62921; 62677; 63311.

Cyprus Turkish Co-operative Central Bank Ltd., P.O. Box 1861, Nicosia. Tel. 4257.

Vine Products Co-operative Marketing Union Ltd., P.O. Box 314, Limassol. Tel. 2331; 2872; 4582.

Czechoslovakia: Ustredni Rada Druzstev, Tesnov 5, 11006 Prague 1. Tel. 621-54; 647-51.

Denmark: De samvirkende danske Andelselskaber (Andelsudvalget) (The Central Co-operative Committee of Denmark), Vester Farimagsgade 3, DK-1606 Copenhagen V. Tel. 12-14-19.

Det Kooperative Faellesforbund i Danmark,

Banegaardspladsen 13, 1570 Copenhagen V. Tel. 12-22-62.

Affiliated societies (1963): 634; total sales: D.Kr. 1,582 mill.; employees: 12,500; comprising consumers', workers', artisans, productive and housing societies, etc.

Faellesforeningen for Danmarks Brugsforeninger (FDB), Røskildevej 65, 2620 Albertslund. Tel. 64-88-11.

Affiliated societies (1969): 1,742; membership: 839,000; turnover: 4,032 mill. D.Kr.; Wholesale turnover: 2,198 mill. D.Kr.; own production: 741 mill. D.Kr.

Egypt: Central Agricultural Co-operative Union, 132 Eltahir Street, Dokky, Cairo.

Fiji: Fiji Co-operative Union, Registry of Co-operative Societies, Co-operative Department Suva, Fiji.

Finland: Suomen Osuuskauppojen Keskuskunta (S.O.K.), (Finnish Co-operative Wholesale Society), Vilhonkatu 7, 00101 Helsinki 10.

Affiliated societies (1974): 222; Membership: 602,300; Wholesale turnover: Fmk 3,989.9 mill; Own production of SOK: Fmk 543.2 mill.

Yleinen Osuuskauppojen Liitto r.y. (Y.O.L.) (General Co-operative Union), Vilhonkatu 7, 00101 Helsinki 10.

Affiliated societies (1974): 222; Membership: 602,300; Turnover of societies: Fmk 5,851.2 mill; Total production of affiliated societies: Fmk 71.0 mill.

Kulutusosuuskuntien Keskusliitto (K.K.), r.y., P.O. Box 740, 00101 Helsinki 10. Tel. 10491.

Affiliated societies (1973): 70; membership: 580,470; turnover of societies: Fmk 2,934 mill.

Keskusosuusliike O.T.K. (Central Co-operative Society) O.T.K., P.O. Box 120, 00101 Helsinki 10. Tel. 750731.

Affiliated societies (1973): 70; turnover: Fmk. 2,080 mill.; own production: Fmk. 646 mill.

Pellervo Seura, Central Organisation of Farmers' Co-operatives, Simonkatu 6, P.O. Box 77, 00101 Helsinki 10. Tel. 602066.

Affiliated organisations (1973): 9 central organisations; 885 societies.

Pohja Yhtymä, Runeberginkatu 5, 00101 Helsinki 10.

France: Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt. Tel. 604.91.78.

Société Générale des Coopératives de Consommation, La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt. Tel. 604.91.78.

Confédération Générales des Sociétés Coopératives Ouvrières de Production, 37 Rue Jean-Leclaire, 75017 Paris. Tel. 627.89.58.

Banque Française de Crédit Coopératif, 88 rue de Courcelles, 75008 Paris. Tel. 227-48-03.

Confédération Nationale de la Coopération, de la Mutualité et du Crédit Agricoles, 129 Bd. St. Germain, 75006 Paris. Tel. 033-93-31.

Caisse Nationale de Crédit Agricole, 91-93 Boulevard Pasteur, 75015 Paris. Tel. 273-90-00.

Fédération Nationale des Sociétés Coopératives d'Habitation à Loyer Modéré (H.L.M.), 20 rue de Richelieu, 75001 Paris. Tel. 266-4520.

Confédération des Coopératives de Construction et d'Habitation, 23 rue du Dôme, 92100 Boulogne.

Confédération des Organismes de Crédit Maritime Mutuel, 18 bis, Avenue Hoche, 75008 Paris. Tel. 267-14-50.

Gambia (The): Gambia Co-operative Union Ltd., P.O. Box 505, Banjul. Tel. 581.

German Democratic Republic: Verband der Konsumgenossenschaften der DDR, *Stresemannstrasse 128, 108 Berlin*. Tel. 22-04-81.
(1973) Affiliated Societies: 198; Members: 4,196,349; Shops: 32,000 Turnover: 25,8 Milliarden Mark.

Federal Republic of Germany: Bund deutscher Konsumgenossenschaften G.m.b.H., *Besenbinderhof 43, (2) Hamburg 1*. Tel. 284-4001.
Affiliated societies (December 1969): 115; membership (end of 1969): 2,235,000; turnover (1969): D.M. 4,827 milliards.

Coop Handels- und Produktions-AG (HAPRO), *Besenbinderhof 43, Postfach 101022, 200 Hamburg 1*. Tel. 284-1.

Gesamtverband gemeinnütziger Wohnungsunternehmen e.V., *Bismarckstrasse 7, 5000 Cologne 1*. Tel. 52-31-81.

Volksfürsorge Lebensversicherung Aktiengesellschaft, *An der Alster, (2) Hamburg 1*.

Volksfürsorge deutsche Sachversicherung Aktiengesellschaft, *Steinstrasse 27, (2) Hamburg 1*.

Deutscher Raiffeisenverband e.V., *Adenauerallee 127, 53 Bonn*. Tel. (0-22-21) 1061.

Ghana: Ghana Co-operative Council Ltd., P.O. Box 2068, Accra.

Greece: Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, *El Venizelou 56, Athens 142*.

Guyana: Guyana Co-operative Union Ltd., *Ministerial Buildings, High Street and Brickdam, Georgetown*.

Haiti: Caisse Populaire Dominique Savio, 57 Rue Rigaud, Pétion-Ville.

Hungary: National Council of Consumers' Co-operative Societies (SZOVOSZ), *Szabadság tér 14, Budapest V*. Tel. 113-600; 112-800.

National Council of Industrial Co-operatives, OKISZ, *Postafiók 172, 1143, Budapest 70*. Tel. 188-800; 188-806.

National Co-operative Council, P.O. Box 616, *H.1373 Budapest V*. Tel. 113-600; 112-800.

National Council of Agricultural Co-operatives, *Akademis ucta 1-3, Budapest V*. Tel. 113-600; 112-800.

Iceland: Samband Isl. Samvinnufélaga, P.O. Box 180, *Samband House, Reykjavik*. Tel. 28200.

India: National Co-operative Union of India, *Surya Mukhi Buildings, Adjacent Sarvodaya Enclave, Sri Aurobindo Marg, NEW DELHI-110016*.

National Agricultural Cooperative Marketing Federation Ltd., *Sapna Building, 54 East of Kailash, New Delhi-110024*.

National Cooperative Consumers' Federation Ltd., *25 Ring Road, Lajpat Nagar-IV, New Delhi-110024*. Tel. 624521.

All India Central Land Development Banks' Federation, *Shivshakti, 2nd Floor B. G. Kher Road, Worli, Bombay 400018*.

Indonesia: Dewan Koperasi Indonesia, *Jalan Jendral Gatot Subroto, Komplek POSDIKKOP, Djakarta*. Tel. 74081-88.

Iran: Sepah Consumers' Co-operative Society, *Avenue Amir-abad shomali, Iran Novin corner, Teheran*. Tel. 636001/2/3.

Credit and Housing Co-operative Society of Iran, *20-22 Shahabad Avenue, Teheran*.

Central Organisation for Rural Co-operatives of Iran, *357 Pahlavi Avenue, Teheran*. Tel. 64210.

Consumers' and Services Co-operative Society for the Ministry of Labour and Social Affairs Employees, *Ministry of Labour and Social Affairs, Teheran*.

Iraq: General Co-operative Union, *POB 5764 Baghdad*. Tel. 86520.

Irish Republic: Co-operative Development Society Ltd., *35 Lower Gardiner Street, Dublin*.

Israel: General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim" Ltd., *P.O.B. 303, Tel-Aviv*. Tel. 46111-35.
Affiliated societies and companies (1963): 1,855 in all branches.

"Haikar" Audit Union of Agricultural Societies of the Farmers' Federations in Israel, *8 Kaplan Street, P.O.B. 209 Tel-Aviv*. Tel. 250881.

"Bahan" Audit Union of Agricultural Co-operative Societies in Israel, 47 *Nachmani Street*, P.O.B. 622, *Tel-Aviv*. Tel. 614933.

Italy: Lega Nazionale delle Cooperative e Mutue, *Via Guattani 9, 00161 Rome*. Tel. 868-141/2-4.

Confederazione Cooperative Italiane, *Borgo Santo Spirito 78, 00193 Rome*. Tel. 653-875; 565-605; 565-614.

Associazione Generale delle Cooperative Italiane *Via Belluno 16, 00161 Rome*. Tel. 859198 857096.

Japan: Nippon Seikatsu Kyodokumiai Rengoka, (Japanese Consumers' Co-operative Union), 1-13, 4-*chome, Sendagaya, Shibuya-ku, Tokyo*. Tel. Tokyo (404) 3231.

Zenkoku Nogyokyodokumiai Chuokai (Central Union of Agricultural Co-operatives), 8-3, 1-*chome, Otemachi, Chiyoda-ku, Tokyo*.

Zenkoku Gyogyo Kyodokumiai Rengokai (National Federation of Fisheries Co-operative Associations), *Co-op Building, 7th floor, 1-12 Uchikanda 1 chome, Chiyoda-ku, Tokyo 101*.

National Federation of Forest Owners' Co-operative Associations, *Co-operative Building, 8th Floor, 1-12 1 chome Uchikanda, Chiyoda-ku, Tokyo 101*.

Norin Chukin Bank (Central Co-operative Bank for Agriculture and Forestry), 8-3 1 *chome Otemachi, Chiyoda-ku, Tokyo*.

Jordan: Jordan Co-operative Organisation, P.O.B. 1343, *Amman*. Tel. 23101/3.

Kenya: Kenya National Federation of Co-operatives Ltd., P.O.B. 49768, *Nairobi*. Tel. 21487; 32106/7.

Korea: National Agricultural Co-operative Federation, 75, 1st *Street, Chung-Jong-Ro, Sodaemun-ku, Seoul*. Tel. 73-0021; 75-2681.

Malaysia: Co-operative Union of Malaysia Ltd., *Peti Surat 817, Kuala Lumpur*. Tel. 23903.

Co-operative Central Bank Ltd., 29 *Leboh Ampang, P.O. Box 685, Kuala Lumpur*. Tel. 26531/4.

Co-operative Bank Malaysia Ltd., 140 *Jalan Ipoh, Peti Surat 1024, Kuala Lumpur*. Tel. 299677; 299679.

Sarawak Co-operative Central Bank Ltd., *Kuching, Sarawak*.

Malaysian Co-operative Insurance Society Ltd., 36 *Jalan Ampang, P.O. Box 817, Kuala Lumpur*. Tel. 87915/6.

Angkatan Kerjasama Kebangsaan Malaysia Berhad (ANGKASA), *Jalan Templer: Petaling Jaya, Selangor*.

Federation of Housing Cooperatives, *Bangunan CCB, 29 Leboh Ampang, Kuala Lumpur*.

Malta: Farmers' Central Co-operative Society Ltd., *New Building, Middleman Street, Marsa* Tel. Cent 24896.

Mauritius: Mauritius Co-operative Union, *Co-operation House, Dumat Street, Port Louis*. Tel. 822.

Morocco: Union Nationale des Coopératives agricoles laitières, *Rue Patrice Lumumba, B.P 569, Rabat-Chellah*.

Netherlands: Dutch Federation of Workers' Productive Co-operative Societies *Nieuwe Gracht 5, Utrecht*. Tel: 331 331

Nigeria: Co-operative Union of Western Nigeria, Ltd., *c/o Co-operative Buildings, New Court Road, P.M.B. 5101, Ibadan*. Tel. 24399; 24446.

Lagos Co-operative Union Ltd., Co-operative Office, 147 *Yakubu Gowon Street, Lagos*. Tel 58920/85.

Mid-Western Nigeria Co-operative Federation Ltd., *Private Mail Bag 1021, No. 4 Murtala Mohammed Road, Benin City, Mid-Western State*. Tel. 594.

Co-operative Federation of Nigeria Ltd., *Private Mail Bag 5101, c/o Co-operative Building, Ibadan*. Tel: 24446, 24399.

Norway: Norges Kooperative Landsforening *Revierstredet 2, Post Box 451, Sentrum, Oslo 1*. Tel. 20-62-90. Telex: 19 540 H.Q.

Affiliated societies (1974): 715; membership: 436,716; turnover of local societies: N.Cr. 4,433 mill. (exc. VAT); turnover of NKL: N.Cr. 1,759 mill. (exc. VAT).

Norske Boligbyggelags Landsforbund (NBBL), *Trondheimsveien 84-86, Oslo 5*. Tel. 37-29-70.

Pakistan: West Pakistan Co-operative Union Ltd., 11 *Masson Road, P.O.B. 905, Lahore 1*. Tel. 54203.

Karachi Central Co-operative Bank Ltd., 14 *Laxmi Building, Bunder Road, Karachi 2*. Tel. 36185.

Karachi Co-operative Housing Societies' Union, *Shaheed-e-Millat Road, Karachi 5*. Tel. 40244.

Karachi Co-operative Union Ltd., *Co-operative House, Shaheed-e-Millat Road, Karachi 5*. Tel. 230289.

Fishermen's Co-operative Society Ltd. (FISCOS), *Fish Harbour, West Wharf Road, P.O. Box 5328, Karachi*. Tel. 229101; 224457.

Sind Baluchistan Provincial Co-operative Bank Ltd., *Provincial Co-operative Bank Bldg., Serai Road, P.O. Box 4705, Karachi 2.* Tel. 32361; 37290; 34736.

Peru: Cooperativa de Seguros del Perú Ltda., No. 170, *Maximo Abril 552, Lima.* Tel. 46769.

Banco Nacional de las Cooperativas del Perú Ltda., *1 Av. Tacna 411, Apartado 4895, Lima.* Tel. 276569.

Cooperativa de Credito Central del Peru Ltda, *Antonio Miro Quesada 247, Of. 407, Lima.* Tel. 27-3752.

Philippines: Central Co-operative Exchange Inc., *P.O.B. 1968, Manila.* Tel. 7-60-09.

Grains Marketing Co-operative of the Philippines "Gramacop" Inc., *107-D Arellano Street, Caloocan City.* Tel. 23-91-40.

Filipino Cooperative Wholesale Soc. Inc., *P.O. Box 4439, Manila.*

Poland: Central Agricultural Union of "Peasant Self-Aid" Co-operatives, *Kopernika 30, Warsaw.* Tel. 26-39-69; 26-10-81.

Central Union of Building and Housing Co-operatives, *Ul. Marchlewskiego 13, Warsaw.* Tel. 20-90-29.

"Spolem"—Union of Consumer Co-operatives, *Grazyny 13, Warsaw.* Tel. 45-32-41.

Central Union of Work Co-operatives, *Surawia 47, Warsaw.* Tel. 28-51-86.

Supreme Co-operative Council, *Ul. Jasna 1, Warsaw.* Tel. Warsaw 26-72-21; 27-13-26.

Portugal: UNICOOPE, *Rua Alvaro Gomes 112, 3292 Porto.* Tel. 684606.

Puerto Rico: Co-operative League of Puerto Rico, *458 Fernando Calder, Apartado 707, GPO San Juan.* Tel. 764-2727.

Romania: Uniunea Centrala a Cooperativelor de Consum, "Centrocoop", *Strada Brezoianu 31, Sectorul 7, Bucharest.* Tel. 16-00-10; 13-87-31. 1973: Associated 2,860 Consumers' Co-operatives in 39 District Unions; membership: 7.5 mill.; 32,300 retail shops of which 10,000 public catering units, 39 district commercial enterprises, 19 production enterprises, 6 building enterprises, 23,500 servicing units; 970 bakeries, 18 educational centres.

Central Union of Handicraft Co-operatives, "UCECOM", *46, Calea Plevnei Street, Sector VII, Bucharest.* Tel. 13-16-48.

Uniunea Nationala a Cooperativelor Agricole de Productie, "Uncap", *25 Bd. Gheorghe Gheorghio-Dej, Bucharest.*

Singapore: Singapore Co-operative Union Ltd., *Post Box 366; Office and Library: 3-J/K Clifford House, Singapore 1.*

Sri Lanka: National Co-operative Council of Sri Lanka, *P.O. Box 1669, Co-operative House, 455 Galle Road, Colombo 3.* Tel. 85496.

Sweden: Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. 743 10 00

Affiliated consumer societies (1974): 196; membership: 1.8 mill.; total turnover of consumer societies: Kr. 11,323 mill.; turnover of K.F.: Kr. 10,414 mill. (thereof Kr. 6,424 mill. to affiliated consumer societies); K.F.'s own production: Kr. 4,818 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,479 mill.; of affiliated societies: Kr. 1,463 mill.

HSB:s Riksförbundet ek. för., *Fack, S-100 21 Stockholm 18.* Tel. 54 05 40.

Affiliated building societies (1974): 88; membership: 339,992; No. of completed units: 347,871; production value: Kr. 18,921 mill.

Svenska Riksbyggen, *Hagagatan 2, P.O. Box 19015, S-104 32 Stockholm 19.* Tel. 34-05-20.

Folksam Insurance Group, *Folksam Building, Bohusgatan 14, S-104 60 Stockholm.* Tel. 22-01-00.

Lantbrukarnas Riksförbundet, *S-105 33 Stockholm 3.* Tel. 14-16-00.

Kooperativa Gillesförbundet, *S-104 65 Stockholm 15.* Tel. (08)44-90-60; (08)44-95-60.

Switzerland: Coop Schweiz, *Thiersteinerallee 14, CH 4002 Basle.* Tel. (061)35-50-50.

Affiliated organisations (1972): 186; retail outlets: 1,938; membership: 897,054; Coop total turnover: Fr. 4,135 mill.; Coop retail turnover: Fr. 3,463 mill.; Coop Schweiz wholesale turnover: Fr. 2,086 mill.

Verband sozialer Baubetriebe, *c/o SBHV., Sihlpostfach, Zürich.*

Genossenschaftliche Zentralbank, *Aeschenplatz 3, CH 4002 Basle.* Tel. (061) 23-84-00.

CO-OP Lebensversicherungs-Genossenschaft Basel, *Aeschenvorstadt 67, CH 4002 Basle.*

Tanzania: Co-operative Union of Tanganyika Ltd., *National Co-operative Building, P.O. Box 2567, Dar-es-Salaam.* Tel. 23077; 23344; 23347.

Thailand: Co-operative League of Thailand, *4 Pichai Road, Dusit, Bangkok.* Tel. 811414.

Turkey: Türk Kooperatifçilik Kurumu (Turkish Co-operative Association), *Mithatpasa Caddesi 38, Yenisehir, Ankara.* Tel. 12-43-73.

Uganda: Uganda Co-operative Alliance, *P.O.B. 2215, Kampala.* Tel. 56984/6.

U.S.S.R.: Central Union of Consumer Societies "Centrosoyus", B, *Tcherkassky per 15, 103626, Moscow*. Tel. 221 7253.
Consumers societies (1970): 14,868; members: 59,637 mill.; shops: 369,700.

United Kingdom: Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M6J 0AS* Tel. 061-834 0975.

Co-operative Wholesale Society Ltd., *P.O.B. 53, New Century House, Corporation Street, Manchester M60 4ES*. Tel. 061-834 1212.

Co-operative Insurance Society Ltd., *Miller Street, Manchester M60 0AL*. Tel. 061-832 8686.

Co-operative Bank Ltd., *P.O. Box 101, New Century House, Manchester M60 4ES*. Tel. 061-834 8687.

Plunkett Foundation for Co-operative Studies, *31 St. Giles, Oxford OX1 3LF*. Tel. 0865-53960.

Uruguay: Centro Cooperativista Uruguayo, *Dante 2252 Montevideo*. Tel. 41-25-41; 40-90-66.

U.S.A.: Co-operative League of the U.S.A., *1828 L Street, NW, Washington, D.C. 20036*. Tel. (202) 872-0550.

Yugoslavia: Glavni Zadruzni Savez FNRJ, *Terazije 23/VI, POB 47, 11001 Belgrade*. Tel. 30-947/9.

Zaire: Centrale Générale des Coopératives Angolaises, *B.P. 6039, Kinshasa 1*.

Zambia: Zambia Co-operative Federation Ltd., *P.O. Box 3579, Lusaka*.

INTERNATIONAL ORGANIZATIONS

Organization of the Cooperatives of America, *Baltazar La Torre 1056, San Isidro, Lima, Peru* (POB 4657 Correo Central).

Nordisk Andelsforbund (Scandinavia), *3 Axel-torv 1609 Copenhagen V, Denmark*. Tel. 15-15-33.

International Co-operative Bank Co. Ltd. (INGEBA), *Aeschengraben 12, P.O.B. 243, CH 4010 Basle, Switzerland*. Tel. 23-58-27.

International Co-operative Petroleum Association, *28 West 44th Street, New York, N.Y. 10036, U.S.A.* Tel. LA 4-4455.

Sociedad Interamericana de Desarrollo y Financiamiento Cooperativo (SIDEFCOOP), *Casilla de Correo 4311, Buenos Aires, Argentina*.

International Co-operative Housing Development Association (ICHDA), *1001-15th Street, N.W., Washington D.C. 20005*. Tel. 202-737-3420.

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THE INTERNATIONAL CO-OPERATIVE ALLIANCE

was founded in London in 1895 as an association of national unions of co-operative societies, which seek to promote a non-profit system of production and trade, organised in the interests of the whole community and based upon voluntary and mutual self-help.

It comprises organisations in every continent, and its total affiliated membership through national organisations exceeds 326 million. The consumers' movement accounts for just under half the membership, the other half consisting of agricultural, housing, credit, workers' productive, artisanal and fishery societies.

Its purpose is to propagate co-operative principles and methods and to promote friendly and economic relations between co-operative organisations of all types, both nationally and internationally.

It promotes, through auxiliary trading, housing, banking and insurance organisations, direct commercial and financial relations between co-operative enterprises in different countries so as to enable them to exert on the world market, as well as at home, an influence beneficial at once to consumers and primary producers.

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In the United Nations, its Economic and Social Council, as well as in some of the Specialised Agencies, it enjoys the right of participation in their meetings and work as an International Organisation with Consultative Status, Category I.

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The ideological work of the Alliance also finds expression in the annual celebration in July of International Co-operative Day.

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54th International

**Saturday
3rd July
1976**

Dear Co-operators,

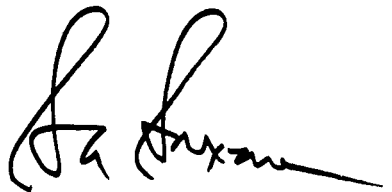
This year's Declaration contains three points which you may wish to highlight on the occasion of the celebration of International Co-operative Day.

1976 is a particularly important year for the World Co-operative Movement as our 26th Congress will be held in Paris in September. Some of the subjects which will figure in our discussions there are reflected in the Declaration.

May I wish your Movement well and express the hope that the celebrations will provide a fitting occasion for re-emphasising the economic and social significance of the Co-operative Movement and for mobilising public opinion in its favour.

With Co-operative greetings,

Yours sincerely,



S. K. SAXENA
Director, ICA



Co-operative Day

Declaration of the ICA

THE INTERNATIONAL CO-OPERATIVE ALLIANCE, celebrating its 81st Anniversary this year, greets its affiliated organisations representing over 326 million members in 66 countries on the occasion of the 54th International Co-operative Day, wishes them every success in their activities, and recommends to their attention the following matters of special concern to our Co-operative Movement at this time.

* * *

PEACE We must continue every effort to help in achieving enduring peace and diverting the massive resources now spent on armaments to peaceful purposes. As Co-operators, we must bring to bear all our influence on our governments in this respect, and support the United Nations in their efforts. The new International Economic Order recently discussed by the United Nations needs careful and considered support from the Movements in order to reduce the global imbalance in the distribution of wealth.

* * *

ICA'S WORK PROGRAMME Co-operative Movements must be continually alive to new problems as they emerge in our society, and develop appropriate responses to them. We shall be discussing at the ICA Congress in September this year the ICA's work programme from 1977-1980 in order to make our work increasingly relevant to the needs of our Movements.

* * *

INTER-CO-OPERATIVE COLLABORATION The Co-operative Movements throughout the world have achieved much; they could achieve much more if they were to work in close collaboration with each other. A special working party appointed by the ICA has produced a report which contains a number of important suggestions. This report will also figure at the Paris Congress.

ICA World Membership

AFRICA

Cameroon	37,220
Egypt†	—
Gambia	40,000
Ghana	207,100
Kenya	485,764
Mauritius	31,031
Morocco†	—
Nigeria	302,505
Tanzania	1,002,238
Uganda	791,922
Zaire (no figures available)	—
Zambia	50,029
	<hr/>
	2,947,809

AMERICA

Argentina	3,813,295
Canada	9,539,616
Chile	281,231
Colombia	158,797
Guyana	29,085
Jamaica*	119,488
Puerto Rico	247,867
Haiti	170
Peru†	—
USA	46,716,000
Uruguay	149,326
	<hr/>
	61,054,875

ASIA

Bangladesh	4,209,686
Cyprus	236,595
India	68,391,047
Indonesia	8,492,197
Iran	2,412,946
Iraq†	—
Israel	699,090
Japan	13,297,961
Jordan	13,752
Korea	2,336,189
Lebanon*	2,093
Malaysia	822,161
Pakistan	1,631,965
Philippines	414,986

Singapore	63,377
Sri Lanka	1,905,184
Thailand	609,835
	<hr/>
	105,539,064

EUROPE

Austria	2,452,466
Belgium	1,933,263
Bulgaria	3,229,300
Czechoslovakia	3,896,904
Denmark	1,477,246
Finland	1,802,124
France	9,947,210
German Democratic Rep.	4,149,015
Germany, Fed. Rep. of	8,696,189
Greece	679,945
Hungary	3,840,669
Iceland	39,128
Irish Republic	160,175
Italy	4,132,255
Malta	785
Netherlands	157
Norway	875,477
Poland	9,472,827
Portugal	3,877
Romania	13,526,698
Sweden	3,557,503
Switzerland	897,836
Turkey	3,863,436
United Kingdom	10,917,669
USSR	62,000,000
Yugoslavia	1,506,000
	<hr/>
	153,058,154

OCEANIA

Australia	3,410,478
Fiji	35,765
	<hr/>
	3,446,243

Notes

*No longer in membership.

†New member — no statistics yet available
 Statistics are mainly based on 1973 figures

Summary of Statistics

Type of Society	Number of Societies	Percentage of Whole	Individual Members	Percentage of Whole
Agricultural	217,530	31.86	63,251,749	19.40
Consumer	60,248	8.83	124,490,857	38.19
Credit	266,232	38.99	106,693,449	32.73
Fishery	12,641	1.85	1,862,026	0.57
Housing	55,350	8.11	11,356,583	3.48
Productive	41,798	6.12	5,407,151	1.65
Miscellaneous	28,954	4.24	12,984,330	3.98
Total Number of Societies				673,082
Total Turnover			£111,599,000,000	
Total Membership				326,046,145

ICA XXVI Congress, Paris, France



28th September — 1st October 1976

Peace, Armaments and the International Co-operative Alliance

The York International Disarmament Forum,
March 28th – April 1st, 1976

by the Rt. Hon. Philip Noel-Baker

“The actual use of tactical nuclear weapons could only end in total global nuclear destruction, and for that reason no one in their senses would contemplate their use.”

These are not the words of a Pacifist, or a Pope or even a politician. They were written in a letter to the London Times (February 23rd 1970) by Admiral of the Fleet, Earl Mountbatten of Burma, former Chairman of the British Chiefs of Staff Committee and one of the most distinguished military commanders of the Second World War. At sea, he won the decisive battle of Matapan, in which he neutralized the Fascist Italian Fleet, and saved the Mediterranean for the Western democracies; his own ship was sunk, and he swam for hours in the oil-covered ocean before he was picked up. On land, Lord Mountbatten commanded the desperate retreat through Burma, which saved India from conquest by the Japanese, and which is one of the epics of military history.

Today, when the NATO Staffs plan their strategy on the use of “tactical” “mini-nukes”, Lord Mountbatten has the candour and the courage to denounce this as a policy of suicide, which all men “in their senses” should reject.

His words demonstrate the central truth of world politics in 1976 — a truth stated by the first Chairman of the US Atomic Energy Commission, Mr Gordon Dean, nearly a quarter of a century ago. In 1953 Mr Dean wrote:

“The atomic age has introduced another factor that must be taken into our calculations. Whereas before the problem was simply one of war, or peace, it is now one of oblivion or peace. With a question like this, it is hard to imagine any answer except peace. Yet man, even in the atomic age, has not chosen peace. He also has not chosen oblivion, and he seems to think he can go on for ever without deciding upon one or the other. Maybe he can, but the risks are enormous.”

By “oblivion” Mr Dean, then the best qualified authority on the subject in the world, meant the total obliteration of mankind. Lord Mountbatten, long years after Gordon Dean was dead, reiterated his warning. No one “in his senses” can doubt today that when we use the word “peace”, we mean “survival” — survival of the human race, and of the common world civilisation which, over many centuries, men of all nations have built up.

Of course, the militarists who are still piling up armaments say that they do it to preserve the peace. But nearly all of them in fact believe that in the end war is sure to come, and that the armaments, including the nuclear stockpiles, will be used. More or less consciously, with honourable personal motives, but in what can only be called a frenzy of lunatic folly, they are preparing the suicide of mankind.

No one in the York Forum shared these militarists' views. There was a unanimous and whole-hearted acceptance of the Gordon Dean-Mountbatten warning. That was the starting point of all the speakers in the Plenary Sessions, and of all debates in the four commissions. It went beyond the question of nuclear weapons; there was general agreement that world society must be *de-militarised*, and *all* the armaments abolished, if the human race is to survive.

From first to last, the proceedings of the Forum were most impressive. There can rarely have been a conference of 350 delegates where the standard of the delegates' knowledge and experience was so high. In spite of the grave difficulties created for the organisers, 350 men and women, sent by scores of important national and international organisations, enrolled and came. They included large contingents from Japan, Canada, India, Australia and other distant parts.

The opening Plenary Session set the tone for all that followed. Lord Gardiner, the most distinguished of British Lord Chancellors of modern times, was in the Chair, as he was in all the Plenary Sessions till the end. He read messages of support from the Archbishop of Canterbury, and from other eminent persons, including the Roman Catholic Bishop of Middlesbrough and a reasoned and felicitously worded statement from Lord Hunt, the leader of the expedition that conquered Everest.

Lord Gardiner himself made a succinct, but unanswerable, case for the general disarmament of the world. He was followed by Mr Cyril Plant, the Chairman of the British Trade Union Congress. Later in the same session, Mr Ray Buckton, the leader of one of the great British Railwaymen's Trade Unions, eloquently supported Mr Plant's moving plea to all trade unionists in the world to recognise that disarmament would not mean "workers losing jobs", but, on the contrary, would cut out an appalling waste of human and material resources, with more jobs at better wages for all concerned.

These speeches were important, but everyone agreed that the most important part of the opening session was the speech of Mr Paul Derrick of the International Co-operative Alliance. Mr Derrick read a message from the Director of the Alliance, Dr S. K. Saxena of India. Dr Saxena had promised to come himself to the Forum, but was prevented by illness. In his message, Dr Saxena said:

"I express for the International Co-operative Alliance and its 326 million members its support for the efforts of the Forum to end the arms race and to promote world disarmament. One of the objectives of the ICA, set out in its rules, is to work for the establishment of lasting peace and security. The ICA has 166 affiliated organisations in 66 countries throughout the world — in market economy countries, in socialist planned economy nations, in developing countries."

Mr Derrick, ended his able presentation of Dr Saxena's message by saying:

"On behalf of the Director of the ICA, I wish the Forum every success."

* * * * *

The purpose of the Forum was to start a movement of popular opinion in the world campaign against the evils of militarism, armaments and war. To this end, its members hoped that the great Non-Governmental Organisations (the "NGOs"), sinking differences

of ideology, race, language and religion, would join together in a mighty international campaign to open the eyes of the peoples to the ever-growing dangers of the arms race, to the marvellous prospect of human progress that would be opened if the \$250,000 million, now spent every year on preparation for war, could be used for human betterment instead; and if they could be shown that the choice is in their hands; that if hundreds of millions of them would declare in resounding terms, "The Arms Race must End — Peace, True Peace must be established!" — their voice would be decisive and the course of history would be changed.

It is evident from Dr Saxena's message that no other NGO could do so much as the ICA to make the campaign succeed. It was evident to the York Forum that, by its whole philosophy, the Alliance is supremely well qualified to play a leading part.

Competition (conflict) is the law of death; co-operation is the law of life.

That is the very crux of world politics today. Militarism, armaments, the arms race, all spring in the last resort from the belief that the vital interests of different nations are in conflict. This is the basic fallacy on which the whole hideous structure of the war machine has been built, and on which it still rests today. It is the foundation of the outdated and pernicious policy of the Balance of Power, which, as a great historian has said, is not an alternative to the United Nations but its antithesis, not a preventive of war but preliminary preparation for war.

Every co-operator knows it is inherent in the very essence of his thinking, that the vital interests of nations are not in conflict, but are common interests which they share, and which they can only promote by common action through international institutions formed on the rule of law.

Of course, the interests, the short-term financial advantage of a private capitalist or of a private multi-national corporation, may conflict with those of a nation whose resources they exploit. Of course, rich nations may temporarily raise the standard of living of their peoples by paying too little for food and raw materials from poorer nations. But this does not promote the true long-term vital interests of the richer. It is a grave mistake, both in morals and in economics. The prosperity and progress of each nation helps to promote the prosperity and progress of the rest. All are bound together by bonds of common interest which they cannot break.

The Alliance itself is the very prototype of the world society we need. As Mr Paul Derrick showed in his Report to the Third Commission, much could be done to promote world peace by the creation of international co-operative organisations to replace the private multi-national corporations.

If the principles of the Alliance were accepted as the guide to the foreign policy which the Governments pursued, the peace and happiness of the peoples would be assured.

If the members of the Alliance, all 326 million of them, could be set aflame with the fire of a crusade to stamp out war and militarism, they would soon sweep in the other great NGOs, the Churches, the Trade Unions, the Women, the Students and the rest. With their many affiliated organisations, with their hundreds of newspapers and periodicals and educational schemes, they might become the leaders of the most decisive forward movement in human history.

* * * * *

In the debates of the four Commissions of the York Forum, there were all the thinking, all the facts, required as the raw material for a world campaign against armaments and war.

In the First Commission, it was established that 40%—forty out of every hundred—of the scientifically and technologically trained experts in the world are working in Military Research. As a result, great leaps forward in weapons technique are still being made. Nuclear bombs are being produced that have greater explosive power per pound of their weight. A single nuclear missile will soon deliver ten or more weapons within yards of their ten or more targets four miles away. New chemical weapons, more frightful than the nerve gases, will literally disintegrate the human body, without hope of any defence. Biologicals, in spite of the UN Convention forbidding their manufacture, possession or use, may still be a major menace. All this is swiftly making possible the perilous strategy of the “First Strike” of which some General Staffs most evidently dream. And there is a prospect of an uncontrollable proliferation of nuclear weapon material. The best basis for Disarmament, said the Report, is still the Eisenhower-Kruschev statement of principles of 1961.

In the Second Commission which discussed Disarmament and the Third World, it was shown that while the world spends \$250,000 million a year on armaments, 600 million people live on an income of less than £20 a year.

Perhaps two thirds of all mankind are under-nourished. But, if science and capital were rightly used, hunger and poverty could be swiftly abolished. For one third of the annual expenditure on preparation for war, the arable land of the world under cultivation could be increased by 50%. Yet, year by year, the world is short of food. And the arms expenditure, said the Report, is a major cause of the inflation that threatens the industrial civilisation of all nations.

The Third Commission dealt with “Disarmament and Social Institutions in a Changing World”. The rapporteur, Mr Paul Derrick, brought many dynamic ideas to the attention of the Plenary Session. He showed that only the diversion of resources from warlike to peaceful uses would permit many urgent social problems to be dealt with — the housing or “shelter” crises that confront many nations; the allied, but wider, need for “urban renewal”; illiteracy — a thousand million men and women are debarred from social, economic and cultural progress by their inability to read and write; the proper care of widows, orphans and the old.

He showed that the adoption of co-operative principles in industry and international trade could remove many causes of misunderstanding and bring harmony instead of conflict.

He showed that the adoption of a new international economic order, based on co-operative principles, with the recognition of new rights to a better distribution of wealth, and new duties for all nations to assist that process, was the only sure way to bring order and progress out of the chaos of today.

He showed that when disarmament was brought about, it would be essential to retain sufficient armed strength to restrain aggression. There was strong support in the Commission for the establishment of a United Nations International Force, perhaps individually recruited with exclusive loyalty to the UN.

The Fourth Commission debated the “Social and Economic Consequences of the Arms Race”. They deplored the fact that the export of arms was now accepted by Governments as a legitimate way of dealing with their Balance of Payments. They deplored no less the political corruption by which the manufacturers of arms promote their sales. The overthrow of democratic institutions by military juntas was seen as a major threat to the hopes of world law and order in times to come.

It was the agreed principle of the Forum that it would not seek to draw up Resolutions to which all the participating NGOs would be committed. But so great was the consensus achieved, that in the final Plenary Session the members of the Forum unanimously endorsed "The Declaration of York".

The Declaration said that the arms race

"represents an unprecedented threat to the survival of humanity",

while

"the power of science to promote human welfare . . . offers an opportunity for universal progress and happiness not known before. . . ."

"From different standpoints, the Organisations taking part . . . have arrived at a common conviction concerning the desperate urgency of an end to the arms race, with rapid progress towards general and complete disarmament.

"We demand the conclusion without delay of a Convention abolishing nuclear weapons, all offensive weapons and weapons of mass destruction . . ."

"All offensive weapons" — if aggression is a crime against humanity, there should be no weapons in existence which help attack against national defence. This is the vital principle on which a Treaty should be made. And the Forum said: "We are at the eleventh hour, and choice must be made".

PEACE and the Co-operative Movement

Two Resolutions passed by the Authorities of the
International Co-operative Alliance 1972-1973
with introductory speeches by
Dr M Bonow, President of the ICA



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Mobilising Human and Financial Resources for Rural Housing Co-operatives in Ghana*

by **George C. Mends**, Regional Director, Dept. of Rural Development, Koforidua

I Introduction

The general increase in population, the influx of people and growing urbanisation have led to widespread housing shortages. In some countries there is the added problem of increasing family size. Governments have tackled this situation more seriously than ever, knowing that one of man's basic needs upon which depend his health, efficiency at work, and general capacity for contributing constructively to the life of his community, is adequate housing.

Ghanaians have the remarkable ability to build their own houses by traditional methods using both local and imported materials. A visit to many rural towns and villages, however, shows a group of houses built to roof level but standing idle because the owners have no funds to provide the necessary roofs. A second group of houses may have decent roofs, but will have one or two rooms overcrowded while the others are unoccupied because of lack of further funds to provide the doors and windows or to plaster the walls.

In view of the above, the Government of Ghana on the recommendations

of a United Nations Expert team on Housing in 1955 initiated a *Roofing Loans Scheme* as a pivot of a Rural Housing Programme. Until 1973 when the new Department of Rural Development took over the operations of the Roof Loans Scheme, the scheme had been under the Rural Housing Division of the former Ministry of Housing. The Department of Rural Development has therefore been charged by the Government to improve and better the rural housing situation so that as many rural people as possible shall have better houses to live in.

This article gives brief details of existing programmes and how the experience gained therefrom and from other sources could be used to provide adequate housing for the many rural people in Ghana. It discusses also the efforts to be made in mobilising the available human and financial resources through co-operatives, by which means the rural housing problems of a developing country like Ghana, with few industries but abundant in human and material resources, could be solved.

II Rural Housing Situation in Ghana

The steadily growing problem of rural

*Working Paper prepared for a Workshop on Co-operative Literature organised by the Institute for Co-operation in Developing Countries, University of Marburg (Germany), May/June, 1975.

housing in Ghana is that of poor structural quality and therefore low durability, lack of amenity and untimely development. It is the objective of the Government to provide assistance in kind to improve and better the housing conditions of people in the rural areas, particularly the low-income earners.

The present Housing Institutions in Ghana are

- (a) The State Housing Corporation
- (b) The First Ghana Building Society
- (c) The Low Cost Housing Committee
- (d) The Bank for Housing and Construction
- (e) The Tema Pilot Scheme.

Unfortunately these institutions, apart from the Tema Pilot Scheme which is solely for the Tema Community, operate mainly in the cities and regional capitals and offer no assistance to the rural population. The Department of Rural Development was therefore created with the role of establishing rural industries and providing adequate houses and social amenities for the rural people with a view to correcting the social imbalance between the rural and urban areas. The Department is a merger of the former Rural Housing Loans Scheme, the erstwhile National Service Corps, and the Construction and Industrial Wings of the former Workers Brigade. The Department has three main divisions, the Rural Housing Division, the Construction Division, and the Industrial Division, with the Rural Housing Division occupying a prominent part in the whole set-up. For some time now, three main programmes have been undertaken by the Department under the Rural Housing Division. These are:

- (a) Roof Loans Scheme.
- (b) Wall-Protection Loans.
- (c) Aided Self-help (Core Housing) Loans.

(a) *Roof Loans Scheme.* As mentioned earlier, the Ghana Government introduced

this scheme on the advice of a United Nations Expert team on housing in 1955. Under the direction of the former Rural Housing Division of the then Ministry of Housing, Village Housing Societies (Roof Loans Societies) were formed all over the country with the assistance and co-operation of the Department of Social Welfare and Community Development. The scheme started operating in 1956 on the basis of self-help. On the recommendations of the Executive Committee of an approved society, suitable applicants were provided roofing materials to the maximum value of C400.00 to roof their houses. This was in 1969 increased to C800.00 and later in 1973 raised again to C1,000.00 payable in seven years as against four years previously. Even though an applicant may be recommended by the Executive Committee for a loan, his house should necessarily conform to certain minimum specifications. For example, the house must be built to the roofing level, window and door frames fixed and with a good drainage system around the foundation.

The normal procedure is as follows. The applicant applies through his society on a prescribed form signed as approved by the chairman. The house is inspected by a Technical Officer who estimates the material required with cost. After the execution of an agreement in duplicate by the Regional Loans Officer, a warrant is issued for the supply of the materials to the borrower in his village by a supplier or contractor. The warrant certified by the borrower is then submitted by the supplier to the Head Office for payment. Technical Officers are supposed to inspect the house six months later to certify that the material has been used on the house. After a year from the date of execution of the agreement, the instalments become due for collection by the Regional Loans Officer.

(b) *Wall-Protection Loans.* Wall-Protection Loans, introduced to supplement the objectives of the Roof Loans, are for the second group of houses, briefly described below.

Many existing houses in the rural areas have decent roofs but are without windows and doors and the walls are unplastered. The drainage system around the foundation may also be inadequate.

Under this programme with the same procedure applicable to Roof Loans prospective applicants are supplied materials to the tune of C1,000.00 to plaster and paint the walls of their houses, provide windows and doors and improve the drainage system around the foundations. This amount has however proved insufficient and the department is considering a necessary increase.

The two programmes the Roof Loans Scheme and Wall-Protection Loans, were obviously welcomed by the people. In a way, the programmes have given the rural environment a brighter outlook. But a close look at existing loans procedure reveals irregularities which tend to defeat the good purpose for which the schemes were established. How, for example, could the following situations — which are the cause of most of the still outstanding loans issued between 1956 and 1969 — have been avoided?

- 1 The difficulty (in the absence of passport size photographs) of identifying an applicant as the same person who signed the agreement.
- 2 The difficulty in locating houses, where the Technical Officer who inspected them has left the Department's employment, and the chairman who signed the agreement is out of reach especially when the society is dissolved.
- 3 The supplier or contractor colluding with some officials in short-supplying materials or supplying materials of low quality to the borrowers.
- 4 The formation of "Ghost Societies" by officials and suppliers to defraud the Government.
- 5 The borrower running into extra debt by taking a further loan elsewhere to

supplement the loan he had, which may not be sufficient to roof his house.

There are also cases where borrowers cannot be traced. Another relevant point is that the Roof Loans Scheme, in particular, was introduced at the time that Ghana was agitating for independence; politicians achieved much by using the scheme for their campaigns, with the result that some people considered the loans as "gratis" in return for the assistance offered to the politicians.

The total Government investment which operates on a Revolving Fund is over 2½ million *Cedis* to date with a substantial part still in arrears. Another disturbing factor which has contributed to the irregular refunds is that the original guarantee for the loans was based on mutual trust, which is no longer effective. The chairman or executives were not legally responsible for the defaulters, and the condition whereby defaulting societies would not be considered for further loans proved ineffective as members joined other societies to acquire loans.

(c) *Aided Self-Help (Core Housing) Loans.* The Aided Self-Help Housing Scheme was introduced in 1972 as a pilot Housing Scheme through an aided self-help programme. The Department provides type plans and building materials to a group of applicants intending to build their own houses in approved suburban areas, usually three rooms, toilet, bath and kitchen each, forming the core of a family house at a cost of about C2,500.00. The construction of the houses is under the free supervision of the Departmental Staff, using machinery on low charges. A cash deposit of not less than C200.00 is paid by the beneficiary applicant as a guarantee for the provision of skilled and unskilled labour. Members contribute communal labour by groups from time to time, usually twice or thrice a week, to speed up the progress of work. They are usually engaged in the manufacture of blocks, bricks, supply of water, etc. As a major condition, before the

Department undertakes such a project, the society must have a minimum number of 20 applicants with a 20 acre piece of freehold land or 20 individual plots in an approved village or suburban town. The societies have representatives on the project sites to supervise purchases and the supply of all building materials needed for the jobs by the artisans. On completion of the houses the total amount spent on each is treated as a loan at a low interest rate to be repaid by easy instalments. A total of only about 60 houses, spread over six out of the nine regions in Ghana, has so far been completed and unfortunately these have taken almost three years to complete with an average cost of about C3,000.00 each. This is because it takes too long to build the houses by communal labour, which eventually cost more than estimated.

(d) *Co-operatives as an Alternative.* The present standard of the Rural Housing Programme with its shortcomings as already described, and the problem of irregular refunds of the Roof Loans, need to be critically re-examined. This has been the concern of the Department of Rural Development, which plans to reorganise the existing Roof Loans Societies. The Department accepts the idea that one of the best routes to end our rural housing problems is the co-operative method. With the reorganisation of the present Roof Loans Societies into Rural Housing Co-operatives, model co-operative by-laws could be drawn for the societies so that they could eventually be registered with the Registrar of Co-operatives and given powers to collect the arrears of the Roof Loans within their operative areas. Members could bring pressure on defaulters to refund the arrears due and eliminate other malpractices. Neighbouring societies within a radius of about ten miles could join together to form one strong co-operative rural housing society.

Co-operative Housing in developed countries aims at constructing new houses because in those countries people do not

start putting up houses and then expect assistance to complete them. In our own situation, however, a RURAL HOUSING CO-OPERATIVE SOCIETY in the Ghanaian context might consider the improvement and completion of members' existing houses as an essential part of its functions, as well as the construction of new houses for those who require them.

III Types of Housing Co-operatives

Many different types of housing co-operatives have been in existence for years in countries all over the world. The term embraces associations of prospective users of housing, of current users (either as owners or tenants) and of producers — Builders Co-operatives. Notwithstanding their diversity, all housing co-operatives should apply the fundamental principle of the Rochdale Movement. Among the many African countries whose housing demand is met through co-operative housing organisations, Egypt and Tunisia have a well recorded history of co-operative housing activities. The success of a housing co-operative in a particular country, however, depends on the prevailing economic and social conditions of the country. The Co-operative Group Housing Programme which, for example, has been successful in some developed countries, would not be applicable to living conditions of the rural people in Ghana mainly because of the family system and the Ghanaian pride of private ownership of a house.

I shall now consider three types of Housing Co-operatives which could be applicable or modified to suit Ghanaian rural society.

(i) *Self-Build*

With the objective of providing every member with a home of his own, members of this type of housing co-operative participate actively in the building of the houses with the assistance of technical personnel. A member with a relatively low income may thus have the chance of

owning a house. Members may however pay for hired labour when circumstances prevent them from participating in the communal work. The houses are built one after the other and the society usually determines who should own the next completed house either by balloting or by considering the social circumstances leading to the urgent occupation of the house by a member. The major importance of self-help in the field of housing is that people who have low incomes and wish to build their own houses on co-operative methods contribute to a large extent to supplement their limited financial resources.

(ii) *Financing for Home Ownership*

Members' participation in this type of housing co-operative is mainly financial and for the society to be financially strong and creditworthy, members must first save with the society or buy shares. The society then undertakes to contract loans from outside sources and uses its own and the borrowed money to establish homes through building contractors. After having paid his financial contribution a member is allocated a house which is later transferred to him, after which the money paid as rent and instalments covers the cost of the house. He then takes full control and enjoys complete ownership. The houses which until fully paid for remain the property of the society, may serve as security for loans to the society.

Another type which is operated in the Federal Republic of Germany by the *Bausparkasse Schwäbisch Hall* is that members save 40% of the estimated cost of a house and the society applies on behalf of the applicant to the bank for the remaining 60% at low interest to build the house. This example could be likened to the first Ghana Building Society which unfortunately operates mainly in the big towns. By opening savings accounts on buildings with the new Co-operative Bank or the Credit Union, members of a Rural

Co-operative Housing Society could organise and establish a good housing programme.

(iii) *Aided Self-Help (Core Housing)*

The Aided Self-Help Core-housing Societies described earlier on provide another good example of Housing Co-operatives. This is not a new idea since it is backed internationally.

After the re-organisation of the present societies with the introduction of co-operative principles, co-operative education, proper management and subsequent registration, these types of societies could serve as a fourth good example of Rural Housing Co-operatives with a bright future.

IV Mobilisation of Human and Financial Resources

(a) *Human Resources — Education*

If co-operation is to play an important role in solving a country's housing problem it is necessary first of all to create a favourable climate in which co-operatives can flourish. In this connection emphasis should be laid on the education of members of the Roof Loans Societies who are to form the nucleus of the new co-operative housing societies in Ghana, to develop a new approach and thinking. The information and education of would-be members in the principles and practice of co-operative work is very essential, in order to enable them to make their decision of forming or joining a co-operative housing society, only after having being informed on co-operative action in general and co-operative housing in particular. In awakening the interest of the people through seminars, meetings, radio, film shows, etc., they come to realise the strength which comes from self-help and mutual aid so that they can be ready to play an active part in the co-operative programme to solve their housing problems.

(b) *The Department and Co-operative Agencies*

The Department of Rural Development

should as a first step contact the National Co-operative Council and the Department of Co-operatives to mount a mass pre-membership education programme on co-operatives with emphasis on Housing Co-operatives as suggested by the Deutsche Entwicklungshilfe für soziales Wohnungs- und Siedlungswesen (DESWOS — German Development Assistance Association for Social Housing). Secondly, in co-ordination with the Kumasi Co-operative College, the Department could organise courses, seminars, study groups, etc. for those Departmental Staff who would be directly involved in the housing projects, in order that they may acquire the basic principles of the management of a co-operative organisation.

Finally it is suggested that while the co-operative officers should be responsible for the education, training and extension work, the Department of Rural Development should concentrate on the technical aspects. The necessary technical assistance and services would be obtained under the guidance of the Technical Service Organisation — The Technical Section of the Department.

(c) *Financial Resources*

It has been the experience in other countries that co-operative housing provides one of the most successful and effective means of accumulating domestic savings and the development of local interest for investment in housing. In order to achieve this objective in our Ghanaian rural society, it is imperative that an intensive drive in the rural areas for savings should be mounted alongside the education programme so that the first arrangements for financing the housing projects can be made through the societies by members' savings and share-holdings.

As a second point, since the Rural Housing Co-operative Societies would have legal recognition to operate as corporate bodies, they would have the right to raise loans from financial institutions such as the Bank for Housing and Construction

and the Co-operative Bank, or from the Credit Union Co-operatives who would be more willing to grant loans at a reasonable interest rate to a sister co-operative body.

Finally, since the Government of Ghana has a keen interest in the improvement of the Rural Housing Situation, it would be prepared after negotiations to provide initial capital as a Revolving Fund to be granted as loans in the form of building materials to each approved society.

If the Rural Housing Co-operatives are managed properly and effectively, they might at a future date not require loans from the Government or the Bank and would be able to depend solely on their own savings with funds from the Credit Unions to finance their projects.

V The Department of Rural Development and Rural Housing Co-operatives

One would expect that, to respect the co-operative principle of Democratic Management and Control, the Department should have little or nothing to do with the administration of the Rural Housing Co-operative Societies. However, in view of the fact that co-operatives have often failed to satisfy the expectations of Governments which have sponsored them with large sums out of public funds, there is a need for the state to exercise some sort of control to safeguard public funds in the best interests of members themselves. As young Rural Co-operative Housing Societies with most of the members coming from the Roof Loans Societies, there is a possibility of mismanagement resulting in economic inefficiency. Besides, the societies may be operating on Government grants, and this is where it will be necessary for the Department to exercise some kind of supervision while intensive education goes on. The societies could, however, be expected later to be on their own after having proved that they could successfully manage and control all their housing affairs.

The Construction Division of the Department, which acts as agency for other Government Departments in building Health Posts, School blocks, Sanitary facilities, etc., could conveniently undertake to construct houses for the co-operative societies until such time that Builders' Co-operatives are established to undertake the construction of the houses on contract.

VI Advantages of Rural Housing Co-operatives

Housing Co-operatives in Ghana are in their early stages and the idea is just about catching on with the people. The idea was first introduced in 1971 in the form of a pilot co-operative housing scheme at Tema, the twin capital of Ghana (Accra-Tema), by the Department of Housing and Planning Research, Faculty of Architecture, University of Science and Technology — Kumasi.

With an improved Rural Housing Programme on co-operative methods in Ghana, the following would be some of the advantages:

- (1) Obviously the first advantage would be the provision of decent houses for the rural people, thus improving their standard of living;
- (2) Public interest in savings would be created, to attract more savings into housing enterprises;
- (3) Public officers, for example teachers, would be less reluctant to accept postings to primary schools in the rural areas;
- (4) Public servants and other industrial workers who feel reluctant to return to their villages on retirement or otherwise would be pleased to return and settle in the villages;
- (5) Workers in towns and cities owning decent houses in their villages through Housing Co-operatives would spend their holidays with their families comfortably in the villages;
- (6) Construction of co-operative houses, would open employment avenues to

many rural folk, thus contributing to the solution of the unemployment problem, and the influx of people to the big towns and cities would be considerably reduced.

VII Observations

The lives of some housing co-operatives are rather short, for as soon as they have attained their objective by providing members with houses they are wound up. This is obviously to be regretted. The Ghana Rural Housing Co-operatives could therefore work out a plan to create permanent Housing Co-operative Societies. As education and publicity are intensified, and as new members are enrolled, the Housing Societies could be of a permanent nature. They could then continue to invest share capital and borrowed money in the building of new houses. As an essential organ to maintain co-operative interest they could also establish and maintain communal facilities. Malaysia has a good example of such establishment. Members who have been provided with houses are encouraged to continue their membership even after having fully paid for the houses and taken full control, in order to enable them to enjoy the various services and amenities provided for by the society.

VIII Conclusion

People having a common interest can collectively and effectively achieve their objectives more easily than individuals would have done. Through a Rural Housing Co-operative programme, essential amenities of the urban areas could be extended to the villages, thus raising the standard of living of our rural people and checking to a great extent the influx of people from the rural areas to the big towns and cities, thereby preventing the growth of uncontrolled urban populations with their attendant sociological problems.

It will not be complete to conclude this article without a word of advice to the leaders of Rural Housing Co-opera-

tives in office. They have a heavy responsibility to steer their societies in an efficient manner to retain the confidence of the members. It is their duty to see that the societies are managed effectively, honestly and in the best interests of members. They must exercise extreme care and prudence in all their dealings in order to eliminate

any possible mishap which may result in the loss of funds and thereby cause hardship to members. Only then can the Rural Housing Co-operatives hope to survive and continue to play their part effectively in the interest of the members, the Co-operative Movement and the nation as a whole.

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A New International Economic Order ?

by **Paul Derrick**

The world is in the process of emerging from a period of accelerating inflation following the sharp increase in oil prices at the end of 1973 — and from the worst trade recession since the end of the second world war. The higher oil prices led directly to increased living costs, to pressure for wage increases to offset these and to inflation. It also led to a massive flow of petrodollars to the oil exporting countries, to a deficiency in effective demand in other places and to recession. In spite of the recession and in order to curb the inflation many governments imposed tough curbs on demand and some also imposed curbs on wage increases and controls on prices; and perhaps partly because of these curbs unemployment had reached 17 millions or 5.2% in the 23 O.E.C.D. countries by September 1975 — about 8% in North America and about 5% in the other industrialised countries. There are fears that as demand is stimulated to reduce unemployment and encourage trade there may be renewed inflation.

The “Phillips Curve” no longer behaves as it should, and the Keynesian view that full employment can be achieved without inflation in a capitalist economy is seriously open to question as we suffer from inflation and recession at the same time. Some governments have argued that inflation has been basically due to money

incomes being allowed to increase faster than output and have imposed curbs on increases in money wages in the hope that this will help to stabilise prices. Trade unionists, however, have been unwilling to accept such “incomes policies” unless they are seen to apply fairly to all incomes and not only to wages; and this is a very difficult thing to arrange in a capitalist economy.

As the U.K. National Economic Development Council put it in 1963 “a policy for prices and money incomes can only succeed if those concerned are convinced that restraint by one section of the community will not merely lead to gains by other sections.” But however heavy taxes on profits may be, however strict price controls and however tough curbs on demand, restraint by wage earners is bound to lead to gains by shareholders because companies are run for the profit of private shareholders. Restraints may be imposed upon the distribution of dividends to shareholders as they are currently in Britain and have been at various times in Norway, Sweden, Denmark, Holland and New Zealand; but such restrictions do not greatly impress trade unionists who know that they merely mean that profits accumulate on behalf of shareholders. The problem of devising an incomes policy that will apply fairly to all incomes remains.

The Labour Government in Britain faces the question whether it should sooner or later abandon its present legal restrictions on dividends — or make them *permanent* and apply the co-operative principle of a limited return on capital to larger companies as was proposed in a resolution approved at the 1976 U.K. Co-operative Party Conference. Such a permanent limit on the return as well as the liability of the company shareholder as well as the co-operative shareholders, combined with the distribution of residual company earnings among workers or their division between workers and consumers or in some other way, would go some way towards the organisation of production on a *co-operative* basis. This might be more attractive to trade unionists than capital sharing schemes of the kind operating in France or of the kinds proposed in Denmark, in Sweden and in the Federal Republic of Germany.

The International Confederation of Free Trade Unions has looked at co-operative production and at capital sharing in its recent report on industrial democracy; and it may be that co-operative production will prove to be more in line with trade union thinking than capital sharing schemes not only in the ICFTU but also in the World Federation of Trade Unions and in the World Confederation of Labour. After all, companies in all capital sharing schemes or forms of "Peoples' Capitalism" continue to be run for the profit of private shareholders and such schemes represent an uneasy compromise with capitalism. Mr Lacroix at the Stockholm meeting of the ICA Central Committee called for basic changes in economic relations.

Some economists have been taking an interest in co-operative production as a way out of the world's present economic difficulties and perhaps as an important ingredient in the new international economic order being discussed by the United Nations and its agencies. For example Peter Jay, Economics Editor of *The Times*,

argued in a lecture last December that the best hope of bringing inflation under control lay in organising production on a *co-operative* basis instead of on a capitalist basis. And in March, 1975 Dr Jeremy Bray, M.P., tried in the British House of Commons to give the new National Enterprise the power and the duty to convert any company employing more than 200 people into a co-operative productive society if a majority of workers wanted it.

Professor John Kenneth Galbraith expressed a similar view in February, 1976 when he declared at a meeting that the co-operative principle of a limited return on capital should be applied to large multinational corporations such as Shell and Exxon and argued that they should be run in the public interest instead of for private profit. The same suggestion was made by the ICA nearly nine years ago in its report on *Co-operatives and Monopolies in Contemporary Economic Systems*. The ICA pointed out that Article 85 of the Treaty of Rome sought to ensure that the fruits of technological and economic progress should be passed on to consumers through the process of competition; but that competition was less effective than it might be because the EEC authorities encouraged or at any rate tolerated mergers between large companies in order to help them to compete more effectively with American ones in world markets. The ICA pointed out that if competition was ineffective the fruits of economic and technological progress could be passed on to consumers in the kind of way pioneered by the co-operative movement; that is by setting a limit on the return as well as the liability of the shareholder and arranging for consumer participation in the residual earnings of the enterprise.

The ICA went on to suggest in the paper on *Multinational Corporations and the International Co-operative Movement* that it may well be that co-operative principles will come to be seen as providing the solution to the basic defect in the structure of multinational corporations:

their failure to operate in the public interest. Due attention to the relevance of co-operative principles to the problems posed by the growth of the multinationals should be given both by the UN Commission on Transnational Corporations and by the ILO, other UN agencies and other organisations that are looking at the domination of the world economy by these huge irresponsible organisations run, in the main, for the profit of the few.

Many may be attracted by the idea that industrial production should be organised on a co-operative instead of a capitalist basis. It is basic to socialist ideas: but is an idea that is not confined to socialists. Some people with a commitment to what is called free enterprise and to the beneficial effects of market forces may, however, point out that co-operative production has made rather modest progress since the birth of Robert Owen and of the industrial revolution rather more than two centuries ago. The progress of industrial capitalism has been spectacular so that we are today faced with an environmental crisis through the depletion of natural resources and world wide pollution. The progress of co-operative productive societies has been more limited. In the United Kingdom, the home of industrial capitalism, there are about a couple of dozen. There are more than twenty times as many in France — perhaps 600 and maybe 3,000 in Italy and substantial numbers in Eastern Europe and countries such as India so that ICA statistics show a total of about 40,000 with about 4½ million members — only 1.6% of the total ICA membership. The total number of co-operative productive societies is a much smaller fraction of the total number of companies. In general people with an idea to develop or a product to provide, have usually chosen to form companies rather than co-operative productive societies.

Can this disparity be mainly due to a desire on the part of the kind of people

who build up enterprises to exploit their fellow men rather than to work with them? Or is it, perhaps, partly due to some of the problems facing those seeking to form co-operative productive societies, one of the most usual of which is that of raising sufficient initial share capital? After all a co-operative productive society can only offer its shareholders a modest return varying according to co-operative legislation in the country in which it operates and one vote irrespective of shareholdings; whereas the company offers an unlimited return and votes in proportion to shares held.

This is one factor that may have inhibited the formation of co-operative productive societies for share capital required per member tends to be greater than with agricultural or consumers' co-operatives; and capital required per worker may also be greater. A number of economists, however, have recently been taking an interest in the problems of co-operative productive societies. Perhaps the most distinguished among them is Professor Jaroslav Vanek of Cornell University, New York.

Professor Vanek's views may derive more from the study of Yugoslav experience and the implications of economic theory for "labour managed" enterprises than from co-operative experience, but the kind of enterprise he discusses is fairly close to a co-operative productive society. One difference, noted in the first Chapter of Professor Vanek's book *The General Theory of Labour Managed Market Economies* is that the members of his labour managed enterprises do not share in the growth of their assets as members of co-operative productive societies usually do.

Professor Vanek argues in this and other books that labour managed enterprises tend to behave rather differently from conventional capitalist ones in a number of ways. He suggests firstly that they may tend to contract and not replace members when they reach retiring age.

Secondly that they will tend to invest too little and to consume capital. Thirdly that they will often be reluctant to admit new members. Fourthly that they will tend to respond in a perverse way to price increases and to reduce production following such increases. And fifthly that these problems can to a very large extent be overcome if labour managed enterprises rely mainly for their financing upon outside organisations and not upon self financing out of profits.

In spite of the problems he discusses Professor Vanek believes that a labour managed or co-operative economy can be more efficient than either a capitalist one or a centralised state socialist one. Because the problems he discusses could arise in co-operative productive societies, they need to be examined very carefully by co-operators as well as by economic theorists. It may well be that his ideas may help to explain why there are so few workers' co-operatives compared with companies, why they do not seem to grow so fast and why they do not so often operate on a large scale.

At first sight it looks as if some of the problems that Professor Vanek discusses could arise because of the difficulties that co-operative productive societies have in raising sufficient initial risk capital. Inadequate capital could tend to lead to under investment and slow growth; though some productive societies have been in business for many years and some operate on a large scale. At first sight it also looks as if wholly external financing might conflict to some extent with democratic control by worker members.

What cannot be doubted is that workers' co-operatives have made very slow progress over the last hundred years compared either with companies or with some other kinds of co-operatives. But nor can it be doubted that capitalism is in crisis, bringing with it industrial conflict, inflation and unemployment basically because it cannot distribute incomes in a way that today can be accepted as fair.

If our familiar capitalist or mixed economy is to be superseded by some kind of a co-operative economy in the development of a new international economic order it will clearly be very important for the kind of problems that Professor Vanek has raised to be thoroughly discussed by co-operators, government economists and others.

It may well be that the kind of redistributory measures advocated by the ILO and others will facilitate the growth of workers' and other co-operatives in rural areas in developing countries and that the relatively small scale labour intensive production resulting will make an important contribution to meeting seasonal pressures in agriculture, to reducing under-employment and unemployment and to meeting basic human needs. It may also be that such redistributory measures will help the growth of co-operatives which, as UNRISD has noted, may be inhibited in conditions of acute poverty; with such co-operative growth itself helping to bring about further redistribution and a fairer distribution of incomes and wealth. One possibility that could be explored is that of encouraging the *conversion* of conventional enterprises to a co-operative basis.

Indeed co-operative law might be amended in such a way as to make formal provision for a "pre-co-operative" stage with an unlimited return on initial capital for a limited period and thereafter, in the co-operative stage, with a limited return based on asset values at the end of the initial period. If the world is to move to an international economic order that is really new much thought will need to be given to the wider application of co-operative principles so that large enterprises, such as multinational corporations, and their subsidiaries, are run in the interests of the workers and the community instead of for the profit of shareholders. In such circumstances multinational corporations might do much to help co-operative development in developing coun-

tries with management know-how, technical skills, markets, supplies and finance.

In the United Nations and its agencies the phrase "a new international economic order" is mainly associated with a redistribution of wealth and income in favour of developing countries in the kind of ways advocated by UNCTAD and a reduction of unemployment and under-

employment and of poverty, so as to meet basic human needs in the kind of ways advocated by the ILO. But the United Nations and its agencies need to look at the possibility of giving a greater co-operative content to a new international economic order both by co-operative development and by a wider application of co-operative principles.

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The Transfer of Economic Control to Wage-earners, Citizens and Consumers: A Swedish View

This article is a summary of the book, "Sweden – Towards a Co-operative Economy", by its authors, Nils R. Andersson, Kai Blomqvist, Lennart Eliasson. To be published shortly by *Tiden (Stockholm)*.

I. The Alternatives

Control by Wage-earners

The question of whether employees should own the businesses and industries in which they work, has been a matter for serious debate during the past several decades in Sweden, which has recently received a new impetus. The latest contribution to the debate was a study made at the Swedish Confederation of Trade Unions (LO) on the constitution of wage-earners' funds.*

Some hold that employee control is the only realistic model for the future, arguing from the socialist theory that it is labour, and not capital, which should have the major influence over industry: because if a small group in society owns the means of production and thus accumulates interest on invested capital, the workers can never enjoy the full benefits of their own work. Nearly one third of the fruits of the workers' production goes to increasing the fortunes of the owners of capital.

***Wage-earners funds:** a proposal put forward in 1975 for a national fund controlled by the Trade Unions, to which companies would contribute a fixed portion of their pre-tax profits (20% was suggested), not in the form of cash but as *shares in the company* . . . thus increasing the influence of the workers on the economy through ownership of capital, without affecting the liquidity position of an undertaking.

Those who possess economic power in society influence the decision-making within an undertaking as well as in the political sphere. The principle of universal suffrage does not apply in industry, where a small group of a thousand employers have a far stronger voice than the approximately three million wage earners. It is in this context that the question of workers' control assumes particular urgency in a democratic welfare state.

Sweden has one of the world's most distorted structures of ownership among all the industrialised countries. Concentration of ownership and economic power, devoid of any real democratic control, has increased during recent decades. In industrial production, for example, the 200 largest corporations in 1974 had a combined turnover of S.Kr.280,000 million, which is higher than the Swedish gross national product. 150 of these corporations accounted for nearly 90% of the country's exports, and their decisions naturally had a greater influence on the employment and price levels, on the foreign balance of payments, and on the general economic situation than the government's official economic policy. The 25 largest corporations now employ 37% of Sweden's total labour force, as against 28% in 1963. A sub-

stantial part of the means of production is in the hands of less than 1% of the population.

The full extent of the influence exerted by these large corporations in the economic and social spheres is outside the scope of this paper, but a few examples can be given: they may use injurious chemical substances without first investigating their effects on the workers and the environment, produce goods which have no relation to the current needs of society, close down or move production units without considering the effects on a particular area, influence wage structures thereby widening income gaps, alter the "man-machine" combination in industry without reference to the worker, wastefully exploit scarce raw materials, create cartels leading to monopolistic price fixing. An economy controlled by workers might eliminate a number of these injustices, although it would certainly create new problems — mainly for the present owners of capital, who are the least of the authors' concern.

However, material conditions could deteriorate for the consumer if economic control passed into the hands of the wage-earners. Wage-earners and consumers, as such, have completely different interests. It is not sufficient to plead that wage-earners are also consumers, and vice versa, and that if consumers, for example, gained a greater influence over production, then as wage-earners they would also benefit although such a view prevails within the Swedish Co-operative movement where it is held that employees have a voice as consumers.

In a worker-controlled economy conflict could arise from rising consumption combined with stagnant production. Workers controlling a firm will react to the consumer in the same way as the capitalist owner. From the consumer's point of view, it makes no difference whether the firm is run with the aim of maximising profits for a capital-owner, or incomes for the employees; in fact, if the

price of a commodity goes up as the result of increased consumer demand, production of that commodity will increase in a capitalist economy whereas in a worker-controlled economy it may not.

Another problem, which was experienced in worker-controlled firms in Yugoslavia, is that the gap tends to widen between workers' incomes in profitable and less profitable sectors of industry. This makes it difficult to maintain a uniform wage policy. The pursuit of maximum incomes for the workers leads to unwillingness to take on new staff, because the fewer the workers the higher the individual wages, and this adversely affects the employment situation. Undertakings also tend to become capital-intensive, since it would appear preferable, during periods of expansion to seek capital loans rather than to employ more workers. The influence of the trade unions over worker-controlled firms could lead to a concentration of power in the hands of a few decision-makers within the unions. Control of the economy would thus not be exercised by the whole population but by a few representatives of the employees.

In the light of the foregoing we consider that while the demand for increased control of the economy by wage-earners is justified, we have doubts about an economy entirely based on worker-controlled undertakings.

Control by the People

The fundamental tenet of state socialism, that all private property should be taken over and brought under public control, seems to have fallen into second place in Sweden in recent years. Arguments for nationalisation and state *control* of industry have been toned down, although nobody has made out a convincing case against the need for greater state *influence*, which has increased during recent years especially in periods when the private sector has appeared lethargic. New legislation has revolutionised work and employment conditions. At the same time sub-

sidies and credits to the private sector have also increased and made up 25% of total loan capital in 1974. Supplementary and old-age pension funds, controlled by the state, now assume a position of central importance in the domestic credit market. The government uses regional and county planning schemes as a tool to develop certain regions. Regional support to industry is provided in the form of grants for the establishment of business in new areas, investment, educational programmes, projects for generating employment, mobility support to industry, etc. The result is that it is the state and the concentrated group of large industrialists that have increased their control of the economy during recent years, not wage earners and consumers.

The right of participation in decision-making at all levels should be enjoyed by all citizens, whether producers or not. Matters such as national economic policy, regional economic development, provision of public utility services such as sickness welfare, day-care centres for children, education, etc., affect not only industry but every individual in society. A centrally planned economy with state-owned companies may suffer from excessive bureaucracy and over-detailed planning, which can in turn create a gap between the people's representatives on the one hand, and wage-earners and consumers on the other.

In the light of the foregoing, we consider that while the demand for increased control of the economy by citizens (through the State and Local Governments) is justified, we have doubts about an economy entirely based on State-owned undertakings.

Control by Consumers

The part played by consumers as such within the economy as a whole has received very little attention during recent years in Sweden. Nobody has so far seriously ventured to analyse the consequences which a worker-controlled or state-controlled economy might bring for the

consumers. Public ownership through consumer-owned undertakings is only seriously discussed within the consumers' co-operative movement. Even in non-capitalist economic systems, consumers in general rely upon the defective market economy mechanism: the only means by which they can safeguard their interests is through their choice of whether to buy, or abstain from buying, certain products.

A market economy is not only an imperfect instrument for estimating demand, it also increases inequality. The well-off people in society, who have greater purchasing power and are well-informed consumers, have a stronger voice in the market than the average consumer. The pattern of world trade where a few rich countries consume the scarce natural resources of the world is accurately reflected in the micro-perspective of individual countries where a small number of consumers influence demand. On the other hand, the product development, advertising and selling policies of large corporations influence consumers to such an extent that their choice of goods is highly illusory and they are in fact virtually without power.

The basic aim of all forms of production should be to satisfy human needs. This goal is not realised in a capitalist economy where production is directed by those who own the capital and the means of production, with the main object of increasing profits. Who is in the best position to estimate the demand for goods? The wage-earners? The state? In fact it is neither: only the consumers can determine the type of goods and services they will consume and the means to produce them. This leads to the conclusion that it is the consumers who should own the undertakings and control economic life democratically, as is done in the consumer co-operative movement. Consumers should directly control the corporations, and not remain content with indirect influence exerted through buyers' preferences.

Co-operation is based on the principle of collective ownership. It does not have profit maximisation as its goal, since the surplus from operations is either returned to the members or invested for future development. It has a democratic organisation — one member one vote — and its fundamental goal is to meet the needs of its members. It is only through such a democratic movement that consumers can have a determining influence over the goods and services to be produced, the way they should be priced, and their quality. Members of the consumers' co-operative movement plan the direction of production, the development of products, and the range of goods to be produced. Naturally the workers' movement which takes an active part in the co-operative movement is also represented on its decision-making bodies and thus has its share of influence.

Co-operative and worker-controlled undertakings are characterised by collective ownership, and both aim at eliminating the influence of capital over human beings. The consumers' co-operative movement is only one of the three wings of the workers' movement: the exploitation of the workers, both as wage earners and as consumers, led them to organise themselves into trade unions, co-operatives and political parties. The three movements therefore have a large common membership.

Even if co-operators and wage-earners share the same ideology, their roles in society are different. Consumer-owned and worker-owned undertakings, representing two types of democratic institutions often come in conflict with each other. In certain critical situations worker-owned enterprises will react against the consumer in the same way as a privately owned enterprise. On the other hand, workers employed in co-operative organisations are today subordinated to the same kind of hierarchical system as in a private concern, and this renders them unsympathetic to goals of the co-operative.

Collaboration between a consumer-controlled economy and the state would not be devoid of problems. But consumer-owned and worker-owned undertakings would be in a better position to co-operate with the state than present-day capitalist businesses, because their aim is the public good and, with the state, they could formulate common goals for growth and progress. **Such collaboration has been characteristic of the consumers' co-operative movement, as shown by its avoidance of micro-decisions at organisational level in favour of macro-decisions at social level.**

In view of the foregoing, we consider that the demand for increased consumer control over the economy is justified. We recognise, however, that it would be difficult to build up an economy based entirely on consumer-owned enterprises.

A Joint Responsibility

A number of economic models were advanced in Sweden during the 1920s by the pioneers of Socialism, with Ernst Wigforss and Gustav Möller in the forefront, but these provoked little reaction. However, here is an extract from a brochure about Socialism written by Gustav Möller in 1920:

“In all branches of production there are three main interested parties: the owner, i.e., society as a whole, the workers, i.e., those who make their livelihood in that particular branch of production, and the users — the consumers of the product. The dominating influence of these three interested parties on production and its administration must therefore be guaranteed. . . .

“These three parties have the same fundamental interest in the development of production, but due to their differing roles in the production process they tend to emphasise and safeguard different aspects and tasks within that process. The elected representatives of society are apt to look mainly at the broader public interest, the workers will try to ensure their reasonable share from

production and that satisfactory hygienic and good working conditions are provided, and consumers will not want the products to become unnecessarily expensive. . . .

“. . . all these interested parties should nominate representatives to a body with rights and powers similar to those of a general meeting of a capitalist joint stock company. This body should nominate an administrative council or board of directors, which will in its turn appoint full-time professional managers. It should also, in the same way as the general meeting, have control over the profits from production and, according to the recommendations of the administrative council, decide upon allocation of funds, including the portion of the funds which should go direct to the ‘owner’ (i.e., society as a whole — the state), the workers and the users, bearing in mind that, after allocation of funds is decided upon the state should always enjoy the normal rate of interest on capital before grants for other purposes are agreed on.”

“Sweden — Towards a Co-operative Economy” starts from the above premise: capitalist control must be eliminated and wage-earners, citizens and consumers must together share the responsibility of economic control and the organisation of working life. An important ingredient is the common ideology that unites the three wings of the workers’ movement. Our model is based on the consumers’ co-operative movement, supplemented by increased powers to wage-earners and a more effective planned economy.

II. Issues Facing the Swedish Popular Movements

We suggest some of the problems which we believe should be faced by the different sections of society, especially politically-interested co-operators and co-operatively interested politicians.

The consumers’ co-operative and other popular movements in Sweden have a large country-wide membership but, compared with the private sector, they are too small and too weak to enable them alone to provide an alternative to a capitalist economy: co-operation, supplemented by the increased power acquired by wage-earners through wage-earners’ funds on the one hand and by greater influence of citizens through the state on the other, is a conceivable approach to a basic change in the conditions on which today’s economy is built.

We believe that the variety represented by the popular movements in economic and other spheres in Sweden is invaluable. If our democracy is to be kept alive, the continuous contact maintained by the popular movements with the grassroots will always be an essential complement to the parliamentary elections, which only take place every three years.

Further, the popular movements are a necessary counter-measure to the increasing tendency to entrust the control of development to the technocrats. The popular movements originated many of the services later taken over by the state and local government: they would surely be capable of controlling production and distribution without abandoning socialist values. It is only through the organisations which they themselves have built up that people can change society. *A new social order cannot be created by decision of parliament, but must grow from within the collective organisations of the workers’ movement — through co-operative administration and management, which would be independent of the power-shifts of political parties.*

The Political Workers’ Movement

The workers’ political party member should ask himself how the influence of the common man in central and local government can be ensured. He must

decide what constitutes socialism, and either seek a way of making the market economy effective or change ownership- and power-structures to achieve a higher degree of planned economy. If the latter alternative is chosen it will be essential to clarify the role played by the consumer-owned sector. A number of measures may seem to him desirable: transferring to co-operatively owned enterprises certain activities at present run by the state; giving consumers and users greater influence over public authorities; determining potential fields of collaboration between the state and the consumers' co-operative movement where certain economic sectors are considered suitable for nationalisation; utilising government machinery to enlarge the part played by the popular movements in economic life.

The Trade Union Movement

The trade union member should ask himself how the wage-earner's influence upon economic life can be secured, and how workers' participation in management can be developed. How could the wage-earner fund scheme be applied to co-operative and publicly-owned undertakings? Is it possible for workers' co-operatives wholly controlled by their employees to collaborate with a system of retail trade distribution owned by consumer co-operatives? Other relevant issues are the long-term effects upon the trade union movement of collaboration with the bourgeois state, and the division of responsibility between the state and the trade union movement: how much should the state take over in such areas as wage-structures, social security and other industrial matters, and what should trade unions strive for through the businesses which they themselves control? Can new forms of collaboration between the trade union and the consumers' co-operative movements be found, based, for example, on the trade unions' practical experience of production on the one hand, and on the

other, the consumer movement's knowledge of what the consumer wants?

The Co-operative Movement

The Co-operator should decide what he wants co-operative societies to be and do, how the needs of mankind can provide a guide in working out an economic system based on co-operative principles, how consumer influence should be exercised, the structure of organisations based on co-operative principles, the role of information in the development process. And in the wider field, the stand the co-operative movement should take on social and political matters, and the contribution it can make in a complex planned economy. Here again, the place of industrial democracy and the wage-earner fund in co-operative organisations must also be considered.

The degree of collaboration within the consumer co-operative movement will, to a large extent, determine the importance of the role played by the co-operative movement in the economy. Relevant points of discussion are: membership; sources of capital; investment policies; development of joint local organisations; the influence exerted on Co-operation by the education system, housing and ways of living, and other factors contributing to an environment in which co-operative ideas can flourish.

At the same time the consumer co-operative movement must safeguard the interests of society, of both wage earners and consumers, and will also need to collaborate with bodies outside the movement. The respective roles of the consumer co-operative movement and the agricultural co-operative movement must be agreed on. Collaboration must also be explored with marginal business organisations, as well as with public authorities, with trade unions, savings banks and other related movements. This could be the direct path to a socialism based on the popular movements.

Common Concerns

There are several issues which concern the Workers' Political Party, Trade Unions and Co-operatives, on which all three movements must clarify their position. One is the need to define a common ideology. Another is to resolve the conflicts arising out of the individual's various roles: as citizen, wage-earner, and consumer. Other points to be discussed concern the best method of ensuring the control of the large corporations, the means by which the ordinary person can influence national economic planning, sectors suitable for decentralisation. It should be possible for all three movements to work towards their own ideal pattern of economic life and industrial control without jeopardizing each other's strategies.

The idea of spontaneous "socialisation" through the existing popular movements must be given shape and content as a matter of urgency, and a scheme of economic reorganisation worked out. Developments outside Sweden can however affect the realisation of this idea. We cannot remain detached from developments in the third and fourth world countries where independence movements are enforcing new economic systems, which may well increasingly create new crises for the capitalist system — a development from which we are not immune.

The Vision

If we can today seize the opportunity and launch a lively ideological debate on co-operative economy, we may, twenty years hence, have achieved a co-ordinated consumer co-operative movement in which consumers will be members of one all-embracing consumer co-operative organisation (covering retail, insurance, housing, etc.) The guidelines for all co-operative activity would be decided upon by an "All Co-operative Parliament". Production of goods and services would have consider-

ably expanded and the co-operative movement would dominate all spheres of activity in which the consumer has a stake. The operations of privately owned large corporations, and perhaps also of many public corporations, would have been transferred to their employees and the consumers. Public utilities would be subject to greater influence from their users. Consumers and their undertakings would exert great influence on national economic planning. "Associations" — co-operative societies — would exist in all sectors of the economy, through which the consumer co-operative movement and workers' productive co-operatives would work together in different ways and with varying contributions from each. The aim of the country's economy would be to serve the individual in his various roles as citizen, wage-earner and consumer.

"Sweden—Towards a Co-operative Economy"

We do not claim that we have in our book answered all the questions raised in this summary. Our main aim is to reanimate the debate which has recently been set aside in favour of more pressing issues such as industrial democracy and nationalisation, which is the reason why we have devoted the main portion of the book to fundamental arguments. The history and development of the co-operative movement have been well documented elsewhere and we have only included a brief description. Suggestions for the organisation of an economy based on the fundamental postulates given earlier, appear towards the end of the book. We end with a discussion of the various aspects which should be included in the action programmes of both the trade union movement and the co-operative movement, if they are to accomplish the suggested economic model, linking the development of democratic socialism, the trade union movement and the co-operative movement.

A Bibliography On and For Co-operatives in Developing Countries

selected by **Anne Lamming**, ICA Librarian

The books listed should be ordered direct from the Publishers. ICA can only supply its own publications.

GENERAL

RESERVE BANK OF INDIA

Review of the Co-operative Movement in India, 1970-72.
237 pp; tabs. Bombay, Reserve Bank of India, 1974.

INTERNATIONAL CO-OPERATIVE ALLIANCE

International Financing of Co-operative Enterprise in Developing Countries. A study prepared by the ICA in collaboration with the ILO, the FAO and COPAC.
65 pp. Geneva, ILO, 1974.

This study explores such questions as: What are the typical financial needs; Where can international resources be obtained; How to make better use of existing organs and institutions, and what kind of new organs and institutions should be created, for the purpose of international financing of co-operatives.

INTERNATIONAL CO-OPERATIVE ALLIANCE REGIONAL OFFICE FOR EAST AND CENTRAL AFRICA

Report of the Proceedings of the ICA Regional Women Co-operators' Seminar, Kampala, 14-18 January, 1974.
75 pp. Moshi, ICA, 1974.

INTERNATIONAL CO-OPERATIVE ALLIANCE REGIONAL OFFICE AND EDUCATION CENTRE NEW DELHI

Report of the Asian Top Level Co-operative Leaders' Conference, October 25-27, 1973, Tokyo, held under the auspices of the ICA, Afro-Asian Rural Reconstruction Organisation, Central Union of Agricultural Co-operatives of Japan.
425 pp; photos. New Delhi, ICA, 1974.

JOANNON SALAS, Jorge and GABELLA PARRA, Humberto

Apuntes sobre formulación, elaboración y evaluación de proyectos de inversion
134 pp; graphs; tabs. Santiago, OEA and Sidecoop, 1973.

This book, based on papers presented to a Latin American co-op banking conference deals with the formulation and evaluation of investment projects, with special reference to co-operatives.

ORGANIZACION DE LOS ESTADOS AMERICANOS

Las cooperativas de electrificación en Argentina, Chile y Estados Unidos
103 pp; photos; tabs. Washington DC, Secretaria General OEA, 1972.

This study shows three typical situations for electrical co-operatives: the USA, where these are well developed; Argentina, where they are mainly urban, and both distributive and generating; Chile where electricity co-operatives are predominantly rural, and distributive.

PAAS, Dieter

Participación y democracia cooperativa en los países en desarrollo.

59 pp; tab; diagr. (Documento no. II). Santiago, Universidad Católica de Chile, Centro de Estudios Cooperativos, 1974.

RANA, J. M.

Forms of Government Aid and co-operative Democracy in South-East Asia.

31 pp (Co-operative Series 12). New Delhi, ICA RO+EC for SE Asia, 1974.

A discussion paper on the meaning and content of democracy, factors affecting its working in co-operatives in SE Asia and the influence of government aid on co-operative democracy.

RANA, J. M.

Multi-purpose Co-operative Societies in South-East Asia.

143 pp; tabs; diagrs. New Delhi, International Co-operative Alliance Regional Office and Education Centre, 1974.

After an introductory chapter, the bulk of this book deals with detailed accounts of the history, activities and problems of multi-purpose societies in thirteen countries of Asia, and Australia, with special case studies of two Japanese societies.

SAXENA, K. K.

Evolution of Co-operative Thought.

159pp.; index; bibliography. Bombay, Somaiya Publications Pvt. Ltd., 1974.

This book is a systematic endeavour to assimilate and evaluate the theoretical considerations which have influenced the evolution of co-operative thought.

SCHÄFER, Ursula

Der Beitrag der deutschen Genossenschaften zur Entwicklungspolitik der Bundesrepublik Deutschland.

296+39 pp; tabs; bibliogr. Göttingen, Vandenhoeck & Reprecht, 1974.

A detailed study of the scope and type of technical assistance rendered by co-ops in the GFR to co-ops in developing countries with a critical analysis and ideas for future action.

SUPREME CO-OPERATIVE COUNCIL

The Polish Co-operative Movement in the International Arena. By Barbara Róg-Swiostek.

46 pp (mimeo). Warsaw, Supreme Co-operative Council, 1975.

BASIC INFORMATION

INTERNATIONAL CO-OPERATIVE ALLIANCE

Directory of Co-operative Libraries and Documentation Services — Répertoire des bibliothèques et des services de documentation des coopératives — Verzeichnis Genossenschaftlicher Bibliotheken und Dokumentationsdienste.

69 pp. London, ICA, 1974.

INTERNATIONAL CO-OPERATIVE ALLIANCE

Directory of Co-operative Press.

135 pp (roneo). London, ICA, 1975. Price: £2.00.

This directory contains information on a wide range of co-operative periodicals published by national and international organisations in 70 countries.

INTERNATIONAL CO-OPERATIVE ALLIANCE

Statistics of Affiliated Organisations. Comparative Statements 1971-72 (in English and French).

INTERNATIONAL LABOUR OFFICE

Co-operative Information Supplement No. 1: Bibliography.
390 pp. Geneva, ILO, 1973. (Also available in French and Spanish).

A selective chronological collection of co-operative literature published from 1813 to 1873. Over 3,000 books are listed chronologically, indexed by author, country, subject and technical sector.

INTERNATIONAL LABOUR OFFICE

Co-operative Information Supplement No. 2. Co-operative Chronology. By R. Verdier.
307 pp; graphs. Geneva, ILO, 1973.

Co-operative dates listed by country and sector in a number of variations — a work of basic information for co-operative historians.

WATKINS, W. P. and LAMMING, Anne

Vocabulary of Co-operative Terms (text in English, French, German, Spanish, Russian).
149 pp; appendices. London, International Co-operative Alliance, 1974. Price £4-00.

AGRICULTURE

CARDONA, Aldo A.

Formas de cooperación en comunidades indígenas de Colombia.
139 pp. Bogotá, Ed. Tercer Mundo, 1974.

A sociological study on traditional co-operation between Colombian indigenous tribes, and of the pre-co-operative and co-operative forms of association within the tribes.

CARTAGENA, B., Juan Miguel

Antecedentes y perspectivas de las cooperativas agropecuarias de Chile.
94 pp; tabs (dupl.). N.p., Desal, 1973.

DESROCHE, Henri and GAT, Zvi

Opération Mochav. D'un développement des villages à une villagisation du développement.
429 pp; bibliogr; tabs; diagrs. Paris, Editions Cujas, 1973.

KAMAT, G. S.

Marketing — the co-operative way.

176 pp; index; tabs. Poona, Harshad Prakashan, 1974.

The intention of this book is to describe the development of co-operative marketing in India.

MADANE, M. V.

Long-Term Agricultural Development Programme through Agricultural Co-operatives and Technical Assistance.

32 pp (Co-operative Series II).

New Delhi, ICA Regional Office and Education Centre for South-East Asia, 1974.

This paper looks at current plans for agricultural co-operative development — a necessary tool and base for long-term programmes in various countries in Asia.

MATHUR, B. S.

Co-operative Marketing in India.

264 pp; tabs. Jaipur, Oriental Printers and Publishers, 1974.

An evaluation of the working of the marketing societies in India, intended primarily as a textbook for students, managers and officials.

MICHALSKI, Klaus-Joachim

Landwirtschaftliche Genossenschaften in afro-asiatischen Entwicklungsländern. 426 pp; summaries in French and English, bibliogr; indices; tabs. Berlin, Akademie-Verlag, 1973.

A study of agricultural co-operatives in Afro-Asian developing countries analysed on the basis of marxist agricultural economics.

TANZANIA DEVELOPMENT PLANNING. SECTION STATISTICAL BUREAU

Maendeleo ya vijiji vya ujamaa (Development of Ujamaa Villages in Swahili) 60 pp; tabs. Dar-Es-Salaam, 1974.

TREYDTE, Klaus-Peter and ULE, Wolfgang (Editors)

Agriculture in the Near East Organizational patterns and socio-economic development. 150 pp; tabs; maps; diagrs. Bonn, Friedrich-Ebert-Stiftung, 1974.

A collection of essays on the effects of different organizational approaches in agrarian policies and land reform with respect to economic and social development. Examples are drawn from Tunisia, Egypt, Syria, Iraq, Iran and Libya.

TREYDTE, Klaus-Peter

Genossenschaften in Libyen. Entwicklung, Stand und Struktur des Libyschen Genossenschaftswesens (Schriftreihe des Forschungsinstituts der Friedrich-Ebert-Stiftung). 183 pp; summaries in English and French; bibliogr. Hannover, Verlag für Literatur und Zeitgeschehen, 1970.

The Study starts with a general review of Libyan economics, followed by a detailed study of agricultural co-operatives, consumer and fishing co-operatives are also dealt with.

TREYDTE, Klaus-Peter

Genossenschaften in der VAR (Ägypten): Entwicklung, Stand und Struktur des ägyptischen Genossenschaftswesens (Schriftreihe des Forschungsinstituts der Friedrich-Ebert-Stiftung). 204 pp; map; tabs; summaries in English and French and Arabic; bibliogr. Hannover, Verlag für Literatur und Zeitgeschehen, 1971.

This study centres on the development of agricultural co-operatives in Egypt, and deals in detail with developments since 1952 when co-operatives have been an integral part of the land reform. There are also chapters dealing with the pre-revolutionary co-operatives and co-operatives in non-agricultural sectors, as well as education.

HOUSING

FOUNDATION FOR CO-OPERATIVE HOUSING

Co-operative Housing and the Minimum Shelter Approach in Latin America. 73 pp; photos; tabs.; illus. Washington, FCH. 1973.

FOUNDATION FOR CO-OPERATIVE HOUSING — FCH INTERNATIONAL

Emergency Shelter and Housing Reconstruction Program for Managua, Nicaragua, 1973. 26 pp; photos; illus; appendices. Washington, FCH, 1973.

INSTITUTO CHILENO DE EDUCACION COOPERATIVA

Manual de instrucciones para cooperativas de Vivienda. 78 pp. Santiago, ICEC, 1972.

INTERNATIONAL CO-OPERATIVE ALLIANCE

REGIONAL OFFICE AND EDUCATION CENTRE FOR SOUTH-EAST ASIA

Readings in Co-operative Housing.

161 pp; index. New Delhi, Allied Publishers, 1973.

This book contains selected papers given at a seminar held in 1970, deals with the serious urban and rural housing shortages, growth of slums, etc.

INTERNATIONAL CO-OPERATIVE HOUSING DEVELOPMENT ASSOCIATION (ICHDA)

Report on the Conference on Co-operative Housing in India. Dec. 11-13, 1972.
Varied pag; photos. Washington, ICHDA, 1973.

INTERNATIONAL CO-OPERATIVE HOUSING DEVELOPMENT ASSOCIATION (ICHDA)

Report on the National Workshop on Low Cost and Co-operative Housing in Bangladesh, Nov. 29-Dec. 5, 1972.
Varied pag; illus; tabs. Washington, ICHDA, 1973.

EDUCATION AND TRAINING (including handbooks)

BENECKE, Dieter W.

La Educación, su importancia para el desarrollo y la integración de las cooperativas.
24 pp; diags. Bogotá, Universidad de Santo Tomas, Instituto de Cooperativismo, 1973.

BUREAU INTERNATIONAL DU TRAVAIL

Comptabilité (Manuel de formation coopérative fascicule 3).
90 pp; diags.; bibliog. Geneva, BIT, 1974. Price: SFr. 12.50.

A basic guide to co-operative book-keeping designed particularly for small co-operatives in developing countries.

BUREAU INTERNATIONAL DU TRAVAIL

Caractéristiques et fonctions de l'entreprise coopérative.
77 pp; diags (Manuel de formation coopérative fascicule 1). Geneva, BIT, 1974.
Price: SFr. 12.50.

The first in a series of five handbooks, which together will form a manual for co-operative management. This volume deals with the special characteristics of the co-operative society, and the role of members and management; it outlines all the functions of a co-operative and stresses the importance of education.

SCHIFFLERS, Joseph

Co-operative teaching and rural development in Africa South of the Sahara.
60 pp; ICVA document No. 17. Geneva, ICVA, 1974.

The purpose of this paper is to propose a programme to introduce a co-operative movement based on the educational type of co-operatives.

LAW AND TAXATION

CONINAGRO and COOPERA

Régimen legal de las cooperativas (Ley 20337).
143 pp. Buenos Aires, Intercoop, 1974.

MÜNKNER, Hans-H.

Co-operative Law as an instrument of state-sponsorship of Co-operative Societies.
25 pp; Marburg, Institute for Co-operation in Developing Countries, 1974.

This paper explores the ways of making a co-operative law provide a legal framework for co-operatives whilst guiding government machinery for sponsorship of co-operative development in a purposeful way.

MÜNKNER, Hans-H.

Co-operative Principles and Co-operative Law.

155 pp; bibliogr. Marburg, Institut für Kooperation in Entwicklungsländern, 1974.

This book is intended as a guide to basic co-operative concepts in relation to co-operative law, particularly for those persons closely involved in administering, interpreting or reforming such laws.

NATIONAL CO-OPERATIVE UNION OF INDIA

Income Tax Manual for Co-operatives.

109 pp; tabs. New Delhi, NCUI, 1974.

✓ **WEERAMAN, P. E.**

The Effect of Co-operative Law on the Autonomy of Co-operatives in South-East Asia.

59 pp (Co-operative Series 14). New Delhi, ICA Regional Office and Education Centre, for South-East Asia, 1974.

A study of the ways in which co-operatives in various countries have to administer their democratic functions in relation to national legislation.

ROLE OF CO-OPERATIVES IN SOCIAL AND ECONOMIC DEVELOPMENT

BENECKE, Dieter

Las co-operativas: Una herramienta para perfeccionar la competencia en los países en vías de desarrollo.

33 pp. Bogotá, Universidad de Santo Tomás, Instituto de Cooperativismo, 1973.

FISCHER, Gerhard

Genossenschaften in Kolumbien (Schriftreihe des Forschungsinstituts der Friedrich-Erbert-Stiftung Band 104).

347 pp; bibliogr; tabs. Bonn-Bad Godesberg, Verlag Neue Gesellschaft GmbH, 1973.

The first section of this work deals with the economic and social conditions of Colombia; the second offers historical, legal and structural reviews of the co-operative movement; in the third part co-operatives are discussed by sector, with their influence on general economic development. The fourth and final part deals with relations between co-operatives and national and social institutions.

FRIEDRICH-NAUMANN-STIFTUNG

A problemática cooperativista no desenvolvimento económico.

359 pp. São Paulo, Fundação Friedrich-Naumann, 1973.

A collection of essays on the theory and methodology of co-operatives in Brazil by eleven different experts.

INTERNATIONAL CO-OPERATIVE ALLIANCE

Le Rôle des coopératives agricoles dans le développement économique et social.

48 pp (Studies and Reports No. 10 — édition en langue française). London, ICA, 1974.

LAILAW, Alexander Frazer

The Mobilization of Human Resources for Rural Development through Agricultural Co-operatives.

146 pp; bibliogr. (dupl.). Rome, FAO, 1971.

LONDONO, Carlos Maria

Economía del desarrollo integral

60 pp. Bogotá, Universidad de Santo Tomás, Instituto de Cooperativismo, 1973.

ORGANIZACION DE ESTADOS AMERICANOS

Las cooperativas como empresas de participación popular en el proceso de desarrollo (II Conferencia Interamericana de gobiernos sobre cooperativismo.) Ponencia del gobierno de la republica de Chile.

109 pp. Santiago, ICECOOP, 1974.

STEELE, Pablo

Quienes son los duenos de America Latina?

204 pp. Panama, Instituto Cooperativo Interamericano, 1972.

The first part of this book deals with the problems confronting Latin America, the second with an analysis of possible solutions, and the third is an introduction to the co-operative movement, emphasising the social and educational aspects.

VAN RENSBURG, Patrick

Report from Swaneng Hill: Education and Employment in an African Country.

235 pp; tabs; photos. Uppsala, Dag Hammarskjöld Foundation, 1974.

A collection of essays written over a period of ten years on the author's work at Swaneng Hill School, re-written and updated with explanations on how his thinking has evolved.

Book Review

A Handbook of Communication and the Co-operative Teacher by Daman Prakash. *Published by ICA Regional Office for S.E. Asia, 43 Friends' Colony, New Delhi-110014 India (1975). 132 pp illustrated. Price Indian Rs. 20.00*

How does one motivate an adult audience with a low literacy level? — in the sense of preparing a Co-operator for his or her civic economic and social role within the community, and within the Co-operative serving the individuals who form that community.

Mr Prakash comes from an area of the world where Co-operatives were created on a massive scale to meet urgent economic needs, and where the literacy level in many places is low and he wisely places his emphasis on the virtue and necessity of using simple audio-visual teaching aids stressing the importance in his own background's development situation of posters, charts, flannelgraphs, blackboards and other methods which have proved their value, and are still of use in helping farmers and artisans to comprehend the essential fundamentals of a Co-operative.

Mr Prakash is aware that the educators themselves need special training for their field work in developing countries, where they may have to produce their own material; they will in any case have to be responsible for the maintenance of such equipment as is available — tape recorders, ciné and slide projectors, cameras (whose use Mr Prakash describes excellently in Chapter 5, under "Teaching Aids"). His detailed description of the various aids and methods would enable any literate member of a co-operative, not necessarily a trained teacher, to take on the educative function, and to develop the teaching aids in the book from the practical

section on group instruction — certainly until a trained person can be found to do the job at a later stage, when the co-operative prospers or development aid is forthcoming.

The contents of the book cover elementary teaching theory, communication between teacher and learner, audio-visual aids in co-operative education and training, with a most useful classification of the various aids (including graphic aids) and their place in different teaching methods. The book also includes a good guide to the production of communication material: faced with having to compile a chart to illustrate a lecture some time ago far inside the Philippine Islands, Mr Prakash's words rang in my ear:

"Anything reasonably well produced on the spur of the moment is good, but whatever is produced should be tested and evaluated and only then duplicated for wider use."

Applying this test to Mr Prakash's own suggestions for teaching material, I thought they stood up well, especially his description of the simple educational apparatus which is so often the only tool available to help the educator in developing country work, where communication is difficult in the teaching field and where education programmes are aimed at a co-operative membership which is often illiterate, and must rely entirely on the co-operative teacher's own initiative. In that situation, Mr Prakash's book would prove immensely helpful, and one would feel reasonably confident with a copy of "A Handbook of Communication and the Co-operative Teacher" in one's luggage.

J.H.O.

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East and Central Africa

PO Box 946, Moshi, Tanzania.
Tel: 2616

Regional Director: Mr Dan Nyanjom

Affiliated Organisations

Argentina: Federación Argentina de Cooperativas de Consumo, *Avda. Suárez 2034, Buenos Aires*. Tel. 28-5381/3.

Intercoop Editora Cooperativa Limitada, *Humberto 1°, 2318—1° P.A., Buenos Aires*. Tel. 99-3193.

Asociación Argentina de Cooperativas y Mutualidades de Seguros, *Avenida de Mayo 1370, Piso 1°, Buenos Aires*. Tel. 33-0222/7138.

Federación Argentina de Cooperativas de Crédito Ltda., *Pueyrredon 468, 2° Piso, Buenos Aires (RC 24)*. Tel. 86-6283.

Asociación de Cooperativas Argentinas, *25 de Mayo 35, Buenos Aires*.

Confederación Cooperativa de la República Argentina Ltda. (COOPERA), *Luis María Campos 1558, Buenos Aires*.

Instituto Movilizador de Fondos Cooperativos, *Urquiza 1539, Rosario*. Tel. 64877.

Australia: Co-operative Federation of Australia, *P.O. Box 347 Canberra City A.C.T. 2601*. Tel. 062-48 7816.

Austria: "Konsumverband" Zentralverband der österreichischen Konsumentgenossenschaften, *Theobaldgasse 19, A-1061 Vienna VI*. Tel. 57-75-38.

Membership (1974): 632,000; Turnover: retail trade: 12,748 Mill. Sch. (of which: consumers' societies: 11 033 Mill. Sch.; department stores: 1,643 Mill. Sch.; other retail trade: 72 Mill. Sch.); wholesale society: (G.Ö.C.): 4,530 Mill. Sch.

Österreichischer Verband gemeinnütziger Bau-Wohnungs- und Siedlungsvereinigungen, *Bösendorferstrasse 7/11, 1010 Vienna*. Tel. 65-71-63; 65-13-25.

1972: Affiliated organisations: 277 (comprising 164 societies and 133 associations); membership: 167,737; administered units: 357,241 (of which 156,144 correspond to the societies and 201,097 to the associations; closing balance for 1971: Sch. 56,4 mill. (of which Sch. 25,6 mill. correspond to the societies and Sch. 30,8 to the associations).

Osterreichischen Raiffeisenverband, *Hollandstrasse 2, 1020 Vienna*. Tel. 26 360.

Bangladesh: Bangladesh Jatiya Samabaya Union, "Samabaya Sadan" (1st floor) 9/D-Motijheel Commercial Area, *Dacca 2*. Tel. 255846.

Belgium: Fédération belge des Coopératives (FEBECOOP), *26-28 rue Haute, 1000 Brussels*. Tel. 13-28-60; 11-83-50.

Affiliated consumers' societies: 17; membership: 350,000; turnover (1974): Frs. 4,120 mill.; shops: 455.

Société Coopérative d'Assurances "La Prévoyance Sociale", *P.S. Building, 151 rue Royale, 1030 Brussels*. Tel. 18-80-80.

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24,500; P.S. Industrial Injury: 1,544; P. S. Reinsurance: 1,955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111,426; Capital in force 31.12.73 (inc. foreign business): 427,954. No. of policies 31.12.73: Life: 857,075; Accident: 314,662; Fire—misc. 513,136; Others: 25,448; total: 1,710,321.

Fédération Nationale des Coopératives Chrétiennes, *135 rue de la Loi, 1040 Brussels*. Tel. 02735-60-90.

(1973) 1000 traditional shops, 100 specialist shops; turnover: Frs. 1,600 mill. Savings Bank: 1 mill. members; deposits: Frs. 37,000 mill. Insurance Society: 500,000 policy holders; premiums: Frs. 1,245 mill.; reserves: Frs. 3,626 mill.

L'Economie Populaire, *30 rue des Champs, 5300 Ciney (Namur)*. Tel. 228-01.

Branches (1970): 466; membership: 98,456; turnover: F.B. 1,319,000,000; savings deposits: F.B. 380 mill. + 340 mill. CEP (Private Savings Bank, Ltd.); capital and reserves: F.B. 208 mill.

OPHACO (Office des Pharmacies Coopératives de Belgique), *602 Chaussée de Mons, Anderlecht-Brussels 7*. Tel. 22-56-90.

Union of 26 co-operative societies owning (in 1972) 473 pharmacies, 63 optical departments, 6 drug stores, 14 wholesale depots. Turnover (1972): Frs. 3,469.3 mill. Surplus distributed to 544,000 members: Frs. 137 mill.

Bulgaria: Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 88-03-11.

Cameroon: West Cameroon Co-operative Association Ltd., *P.O. Box 135, Kumba, South-West Province*, Tel. Kumba 251.

Canada: Co-operative Union of Canada, *111 Sparks Street, Ottawa K1P 5B5, Ont.* Tel. 232-9657.

A federation of English-language co-operative organisations, organised in 1909.

Conseil Canadien de la Coopération, *Case postale 58, Station N, Montréal 129*. Tel. 866-8048.

Ceylon: See "Sri Lanka".

Chile: Cooperativa Sodimac Ltda., *Casilla 3110, Santiago de Chile*. Tel. 734023.

Cooperativa de Empleados Particulares Ltda., *Teatinos 610, Casilla 424, Santiago de Chile*. Tel. 82935.

Instituto de Financiamiento Cooperativo, IFICOOP, Ltda., *Agustinas 853, Oficina 547, Casilla 1118, Santiago de Chile*. Tel. 398253.

Unión Cooperativa de Seguros (Ucoseg) Ltda., *Moneda 1040, of. 704-705, Santiago de Chile*. Tel. 81295; 65100.

Unión de Cooperativas de Consumo y Servicios de Chile Ltda. ("U-Coop"), *Agustinas 1141, 7° Piso, Casilla 14439, Santiago de Chile*. Tel. 715256.

Colombia: Cooperativa Familiar de Medellín Ltda., *Calle 49, No. 52-49, Medellín*. Tel. 45-00-55; 41-71-13; 41-53-78.

Instituto Nacional de Financiamiento y Desarrollo Cooperativo (Financiacoop), *Carrera 13, No. 27-00, Edif. Bochica, piso 2°, Int. 9, Aptdo Aéreo 12242, Bogotá*. Tel. 81-06-00.

Cyprus: Co-operative Central Bank Ltd., *P.O. Box 4537, Nicosia*. Tel. 62921; 62677; 63311.

Cyprus Turkish Co-operative Central Bank Ltd., *P.O. Box 1861, Nicosia*. Tel. 4257.

Vine Products Co-operative Marketing Union Ltd., *P.O. Box 314, Limassol*. Tel. 2331; 2872; 4582.

Czechoslovakia: Ustredni Rada Druzstev, *Tesnov 5, 11006 Prague 1*. Tel. 621-54; 647-51.

Denmark: De samvirkende danske Andelselskaber (Andelsudvalget) (The Central Co-operative Committee of Denmark), *Vester Farimagsgade 3, DK-1606 Copenhagen V*. Tel. 12-14-19.

Det Kooperative Faellesforbund i Danmark,

Banegardspladsen 13, 1570 Copenhagen V. Tel. 12-22-62.

Affiliated societies (1963): 634; total sales: D.Kr. 1,582 mill.; employees: 12,500; comprising consumers', workers', artisans, productive and housing societies, etc.

Faellesforeningen for Danmarks Brugsforeninger (FDB), *Róskildevej 65, 2620 Albertslund*. Tel. 64-88-11.

Affiliated societies (1969): 1,742; membership: 839,000; turnover: 4,032 mill. D.Kr.; Wholesale turnover: 2,198 mill. D.Kr.; own production: 741 mill. D.Kr.

Egypt: Central Agricultural Co-operative Union, *132 Eltahir Street, Dokky, Cairo*.

Fiji: Fiji Co-operative Union, *Registry of Co-operative Societies, Co-operative Department Suva, Fiji*.

Finland: Suomen Osuuskappojen Keskuskunta (S.O.K.), (Finnish Co-operative Wholesale Society), *Vilhonkatu 7, 00101 Helsinki 10*.

Affiliated societies (1975): 220; Membership: 674,700; Wholesale turnover: Fmk 4,798.3 mill; Own production of SOK: Fmk 603.5 mill.

Yleinen Osuuskappojen Liitto r.y. (Y.O.L.) (General Co-operative Union), *Vilhonkatu 7, 00101 Helsinki 10*.

Affiliated societies (1975): 220; Membership: 674,700; Turnover of societies: Fmk 7,373.2 mill; Total production of affiliated societies: Fmk 85.6 mill.

Kulutusuuskuntien Keskusliitto (K.K.), r.y., *P.O. Box 740, 00101 Helsinki 10*. Tel. 170491

Affiliated societies (1975): 66; Membership: 683,340; Turnover of societies: Fmk 4,190 mill.

Keskusosuusliike O.T.K. (Central Co-operative Society) O.T.K., *P.O. Box 120, 00101 Helsinki 10*. Tel. 750731.

Affiliated societies (1975) 66; turnover: Fmk 3,244 mill; own production: Fmk 906 mill.

Pellervo Seura, Central Organisation of Farmers' Co-operatives, *Simonkatu 6, P.O. Box 77, 00101 Helsinki 10*. Tel. 602066.

Affiliated organisations (1973): 9 central organisations; 885 societies.

Pohja Yhtymä, *Runeberginkatu 5, 00101 Helsinki 10*.

France: Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt*. Tel. 604.91.78.

Société Générale des Coopératives de Consommation, *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt*. Tel. 604.91.78.

Confédération Générales des Sociétés Coopératives Ouvrières de Production, *37 Rue Jean-Leclair, 75017 Paris*. Tel. 627.89.58.

Banque Française de Crédit Coopératif, *88 rue de Courcelles, 75008 Paris*. Tel. 227-48-03.

Confédération Nationale de la Coopération, de la Mutualité et du Crédit Agricoles, *129 Bd. St. Germain, 75006 Paris*. Tel. 033-93-31.

Caisse Nationale de Crédit Agricole, 91-93 Boulevard Pasteur, 75015 Paris. Tel. 273-90-00.

Fédération Nationale des Sociétés Coopératives d'Habitation à Loyer Modéré (H.L.M.), 20 rue de Richelieu, 75001 Paris. Tel. 266-4520.

Confédération des Coopératives de Construction et d'Habitation, 23 rue du Dôme, 92100 Boulogne.

Confédération des Organismes de Crédit Maritime Mutuel, 18 bis, Avenue Hoche, 75008 Paris. Tel. 267-14-50.

Gambia (The): Gambia Co-operative Union Ltd., P.O. Box 505, Banjul. Tel. 581.

German Democratic Republic: Verband der Konsumgenossenschaften der DDR, *Stresemannstrasse 128, 108 Berlin*. Tel. 22-38-0. Affiliated societies (1975): 198; Membership: 4,275,141; Shops: 32,000; Turnover: 27.9 Milliard Mark.

Federal Republic of Germany: Bund deutscher Konsumgenossenschaften G.m.b.H., *Besenbinderhof 43, (2) Hamburg 1*. Tel. 284-4001. Affiliated societies (December 1969): 115; membership (end of 1969): 2,235,000; turnover (1969): D.M. 4,827 milliards.

Coop Handels- und Produktions-AG (HAPRO), *Besenbinderhof 43, Postfach 101022, 200 Hamburg 1*. Tel. 284-1.

Gesamtverband gemeinnütziger Wohnungsunternehmen e.V., *Bismarckstrasse 7, 5000 Cologne 1*. Tel. 52-31-81.

Volkfürsorge Lebensversicherung Aktiengesellschaft, *An der Alster, (2) Hamburg 1*.

Volkfürsorge deutsche Sachversicherung Aktiengesellschaft, *Steinstrasse 27, (2) Hamburg 1*.

Deutscher Raiffeisenverband e.V., *Adenauerallee 127, 53 Bonn*. Tel. (0-22-21) 1061.

Ghana: Ghana Co-operative Council Ltd., P.O. Box 2068, Accra.

Greece: Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, *El Venizelou 56, Athens 142*.

Guyana: Guyana Co-operative Union Ltd., *Ministerial Buildings, High Street and Brickdam, Georgetown*.

Haiti: Caisse Populaire Dominique Savio, 57 Rue Rigaud, Pétion-Ville.

Hungary: National Council of Consumers' Co-operative Societies (SZOVOSZ), *Szabadság tér 14, Budapest V*. Tel. 113-600; 112-800.

National Council of Industrial Co-operatives, OKISZ, *Postafiók 172, 1143, Budapest 70*. Tel. 188-800; 188-806.

National Co-operative Council, P.O. Box 616, *H.1373 Budapest V*. Tel. 113-600; 112-800.

National Council of Agricultural Co-operatives, *Akademis ucta 1-3, Budapest V*. Tel. 113-600; 112-800.

Iceland: Samband Isl. Samvinnufélaga, P.O. Box 180, *Samband House, Reykjavik*. Tel. 28200.

India: National Co-operative Union of India, *Surya Mukhi Buildings, Adjacent Sarvodaya Enclave, Sri Aurobindo Marg, NEW DELHI-110016*.

National Agricultural Cooperative Marketing Federation Ltd., *Sapna Building, 54 East of Kailash, New Delhi-110024*.

National Cooperative Consumers' Federation Ltd., *25 Ring Road, Lajpat Nagar-IV, New Delhi-110024*. Tel. 624521.

All India Central Land Development Banks' Federation, *Shivshakti, 2nd Floor B. G. Kher Road, Worli, Bombay 400018*.

Indonesia: Dewan Koperasi Indonesia, *Jalan Jendral Gatot Subroto, Komplek POSDIKKOP, Jakarta*. Tel. 74081-88.

Iran: Sepah Consumers' Co-operative Society, *Avenue Amir-abad shomali, Iran Novin corner, Teheran*. Tel. 636001/2/3.

Credit and Housing Co-operative Society of Iran, *20-22 Shahabad Avenue, Teheran*.

Central Organisation for Rural Co-operatives of Iran, *357 Pahlavi Avenue, Teheran*. Tel. 64210.

Consumers' and Services Co-operative Society for the Ministry of Labour and Social Affairs Employees, *Ministry of Labour and Social Affairs, Teheran*.

Iraq: General Co-operative Union, *POB 5764 Baghdad*. Tel. 86520.

Irish Republic: Co-operative Development Society Ltd., *35 Lower Gardiner Street, Dublin*.

Israel: General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim" Ltd., P.O.B. 303, *Tel-Aviv*. Tel. 46111-35. Affiliated societies and companies (1963): 1,855 in all branches.

'Haikar' Audit Union of Agricultural Societies of the Farmers' Federations in Israel, *8 Kaplan Street, P.O.B. 209 Tel-Aviv*. Tel. 250881.

"Bahan" Audit Union of Agricultural Co-operative Societies in Israel, 47 Nachmani Street, P.O.B. 622, Tel-Aviv. Tel. 614933.

Italy: Lega Nazionale delle Cooperative e Mutue, Via Guattani 9, 00161 Rome. Tel. 868-141/2-4.

Confederazione Cooperative Italiane, Borgo Santo Spirito 78, 00193 Rome. Tel. 653-875; 565-605; 565-614.

Associazione Generale delle Cooperative Italiane Via Belluno 16, 00161 Rome. Tel. 859198 857096.

Japan: Nippon Seikatsu Kyodokumiai Rengokai (Japanese Consumers' Co-operative Union), 1-13, 4-chome, Sendagaya, Shibuya-ku, Tokyo. Tel. Tokyo (404) 3231.

Zenkoku Nogyokyodokumiai Chuokai (Central Union of Agricultural Co-operatives), 8-3, 1-chome, Otemachi, Chiyoda-ku, Tokyo.

Zenkoku Gyogyo Kyodokumiai Rengokai (National Federation of Fisheries Co-operative Associations), Co-op Building, 7th floor, 1-12 Uchikanda 1 chome, Chiyoda-ku, Tokyo 101.

National Federation of Forest Owners' Co-operative Associations, Co-operative Building, 8th Floor, 1-12 1 chome Uchikanda, Chiyoda-ku, Tokyo 101.

Norin Chukin Bank (Central Co-operative Bank for Agriculture and Forestry), 8-3 1 chome Otemachi, Chiyoda-ku, Tokyo.

Jordan: Jordan Co-operative Organisation, P.O.B. 1343, Amman. Tel. 23101/3.

Kenya: Kenya National Federation of Co-operatives Ltd., P.O.B. 49768, Nairobi. Tel. 21487; 32106/7.

Korea: National Agricultural Co-operative Federation, 75, 1st Street, Chung-Jong-Ro, So-daemun-ku, Seoul. Tel. 73-0021; 75-2681.

Malaysia: Co-operative Union of Malaysia Ltd., Peti Surat 817, Kuala Lumpur. Tel. 23903.

Co-operative Central Bank Ltd., 29 Leboh Ampang, P.O. Box 685, Kuala Lumpur. Tel. 26531/4.

Co-operative Bank of Malaysia Ltd., 140 Jalan Ipoh, Peti Surat 1024, Kuala Lumpur. Tel. 299677; 299679.

Sarawak Co-operative Central Bank Ltd., Kuching, Sarawak.

Malaysian Co-operative Insurance Society Ltd., 36 Jalan Ampang, P.O. Box 817, Kuala Lumpur. Tel. 87915/6.

Angkatan Kerjasama Kebangsaan Malaysia Berhad (ANGKASA), Jalan Templar: Petaling Jaya, Selangor.

Federation of Housing Cooperatives, Bangunan CCB, 29 Leboh Ampang, Kuala Lumpur.

Malta: Farmers' Central Co-operative Society Ltd., New Building, Middleman Street, Marsa Tel. Cent 24896.

Mauritius: Mauritius Co-operative Union, Co-operation House, Dumas Street, Port Louis. Tel. 822.

Morocco: Union Nationale des Coopératives agricoles laitières, Rue Patrice Lumumba, B.P. 569, Rabat-Chellah.

Netherlands: Dutch Federation of Workers' Productive Co-operative Societies Nieuwe Gracht 5, Utrecht. Tel: 331 331

Nigeria: Co-operative Union of Western Nigeria, Ltd., c/o Co-operative Buildings, New Court Road, P.M.B. 5101, Ibadan. Tel. 24399; 24446.

Lagos Co-operative Union Ltd., Co-operative Office, 147 Yakubu Gowon Street, Lagos. Tel. 58920/85.

Mid-Western Nigeria Co-operative Federation Ltd., Private Mail Bag 1021, No. 4 Murtala Mohammed Road, Benin City, Mid-Western State. Tel. 594.

Co-operative Federation of Nigeria Ltd., Private Mail Bag 5101, c/o Co-operative Building, Ibadan. Tel: 24446, 24399.

Norway: Norges Kooperativ Landsforening Revierstredet 2, Post Box 451, Sentrum, Oslo 1. Tel. 20-62-90. Telex: 19 540 H.Q.

Affiliated societies (1974): 715; membership: 436,716; turnover of local societies: N.Cr. 4,433 mill. (exc. VAT); turnover of NKL: N.Cr. 1,759 mill. (exc. VAT).

Norske Boligbyggelags Landsforbund (NBBL), Trondheimsveien 84-86, Oslo 5. Tel. 37-29-70.

Pakistan: West Pakistan Co-operative Union Ltd., 11 Masson Road, P.O.B. 905, Lahore 1. Tel. 54203.

Karachi Central Co-operative Bank Ltd., 14 Laxmi Building, Bunder Road, Karachi 2. Tel. 36185.

Karachi Co-operative Housing Societies' Union, Shaheed-e-Millat Road, Karachi 5. Tel. 40244.

Karachi Co-operative Union Ltd., Co-operative House, Shaheed-e-Millat Road, Karachi 5. Tel. 230289.

Fishermen's Co-operative Society Ltd. (FISCOS), Fish Harbour, West Wharf Road, P.O. Box 5328, Karachi. Tel. 229101; 224457.

Sind Baluchistan Provincial Co-operative Bank Ltd., Provincial Co-operative Bank Bldg., Serai Road, P.O. Box 4705, Karachi 2. Tel. 32361; 37290: 34736.

Peru: Cooperativa de Seguros del Perú Ltda., No. 170, *Maximo Abril 552, Lima.* Tel. 46769.

Banco Nacional de las Cooperativas del Perú Ltda., *1 Av. Tacna 411, Apartado 4895, Lima.* Tel. 276569.

Cooperativa de Credito Central del Peru Ltda. *Antonio Miro Quesada 247, Of. 407, Lima.* Tel. 27-3752.

Philippines: Central Co-operative Exchange Inc., *P.O.B. 1968, Manila.* Tel. 7-60-09.

Grains Marketing Co-operative of the Philippines "Gramacop" Inc., *107-D Arellano Street, Calocan City.* Tel. 23-91-40.

Filipino Cooperative Wholesale Soc. Inc., *P.O. Box 4439, Manila.*

Poland: Central Agricultural Union of "Peasant Self-Aid" Co-operatives, *Kopernika 30, Warsaw.* Tel. 26-39-69; 26-10-81.

Central Union of Building and Housing Co-operatives, *Ul. Marchlewskiego 13, Warsaw.* Tel. 20-90-29.

"Spolem"—Union of Consumer Co-operatives, *Grazyny 13, Warsaw.* Tel. 45-32-41.

Central Union of Work Co-operatives, *Surawia 47, Warsaw.* Tel. 28-51-86.

Supreme Co-operative Council, *Ul. Jasna 1, Warsaw.* Tel. Warsaw 26-72-21; 27-13-26.

Portugal: UNICOOPE, *Rua Alvaro Gomes 112, 3292 Porto.* Tel. 684606.

Puerto Rico: Co-operative League of Puerto Rico, *458 Fernando Calder, Apartado 707, GPO San Juan.* Tel. 764-2727.

Romania: Uniunea Centrala a Cooperativelor de Consum, "Centrocoop", *Strada Brezoianu 31, Sectorul 7, Bucharest.* Tel. 16-00-10; 13-87-31. 1973: Associated 2,860 Consumers' Co-operatives in 39 District Unions; membership: 7.5 mill.; 32,300 retail shops of which 10,000 public catering units, 39 district commercial enterprises, 19 production enterprises, 6 building enterprises, 23,500 servicing units; 970 bakeries, 18 educational centres.

Central Union of Handicraft Co-operatives, "UCECOM", *46, Calea Plevnei Street, Sector VII, Bucharest.* Tel. 13-16-48.

Uniunea Nationala a Cooperativelor Agricole de Productie, "Uncap", *25 Bd. Gheorghe Gheorghiu-Dej, Bucharest.*

Singapore: Singapore Co-operative Union Ltd., *Post Box 366; Office and Library: 3-J/K Clifford House, Singapore 1.*

Sri Lanka: National Co-operative Council of Sri Lanka, *P.O. Box 1669, Co-operative House, 455 Galle Road, Colombo 3.* Tel. 85496.

Sweden: Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. 743 10 00

Affiliated consumer societies (1974): 196; membership: 1.8 mill.; total turnover of consumer societies: Kr. 11,323 mill.; turnover of K.F.: Kr. 10,414 mill. (thereof Kr. 6,424 mill. to affiliated consumer societies); K.F.'s own production: Kr. 4,818 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,479 mill.; of affiliated societies: Kr. 1,463 mill.

HSB:s Riksförbund ek. för., *Fack, S-100 21 Stockholm 18.* Tel. 54 05 40.

Affiliated building societies (1974): 88; membership: 339,992; No. of completed units: 347,871; production value: Kr. 18,921 mill.

Svenska Riksbyggen, *Hagagatan 2, P.O. Box 19015, S-104 32 Stockholm 19.* Tel. 34-05-20.

Folksam Insurance Group, *Folksam Building, Bohusgatan 14, S-104 60 Stockholm.* Tel. 22-01-00.

Lantbrukarnas Riksförbund, *S-105 33 Stockholm 3.* Tel. 14-16-00.

Kooperativa Gillesförbundet, *S-104 65 Stockholm 15.* Tel. (08)44-90-60; (08)44-95-60.

Switzerland: Coop Schweiz, *Thiersteinallee 14, CH 4002 Basle.* Tel. (061)35-50-50.

Affiliated organisations (1972): 186; retail outlets: 1,938; membership: 897,054; Coop total turnover: Fr. 4,135 mill.; Coop retail turnover: Fr. 3,463 mill.; Coop Schweiz wholesale turnover: Fr. 2,086 mill.

Verband sozialer Baubetriebe, *c/o SBHV, Sihlpostfach, Zürich.*

Genossenschaftliche Zentralbank, *Aeschenplatz 3, CH 4002 Basle.* Tel. (061) 23-84-00.

CO-OP Lebensversicherungs-Genossenschaft, *Aeschenvorstadt 67, CH 4002 Basle.*

Tanzania: Co-operative Union of Tanganyika Ltd., *National Co-operative Building, P.O. Box 2567, Dar-es-Salaam.* Tel. 23077; 23344; 23347.

Thailand: Co-operative League of Thailand, *4 Pichai Road, Dusit, Bangkok.* Tel. 811414.

Turkey: Türk Kooperatifçilik Kurumu (Turkish Co-operative Association), *Mithatpasa Caddesi 38, Yenisehir, Ankara.* Tel. 12-43-73.

Uganda: Uganda Co-operative Alliance, *P.O.B. 2215, Kampala.* Tel. 56984/6.

U.S.S.R.: Central Union of Consumer Societies "Centrosoyus", B, *Tcherkassky per 15, 103626, Moscow*. Tel. 221 7253.
Consumers societies (1970): 14,868; members: 59,637 mill.; shops: 369,700.

United Kingdom: Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M60 0AS*. Tel. 061-834 0975.

Co-operative Wholesale Society Ltd., *P.O.B. 53, New Century House, Corporation Street, Manchester M60 4ES*. Tel. 061-834 1212.

Co-operative Insurance Society Ltd., *Miller Street, Manchester M60 0AL*. Tel. 061-832 8686.

Co-operative Bank Ltd., *P.O. Box 101, New Century House, Manchester M60 4ES*. Tel. 061-834 8687.

Plunkett Foundation for Co-operative Studies, *31 St. Giles', Oxford OX1 3LF*. Tel. 0865-53960.

Uruguay: Centro Cooperativista Uruguayo, *Dante 2252 Montevideo*. Tel. 41-25-41; 40-90-66.

U.S.A.: Co-operative League of the U.S.A., *1828 L Street, NW, Washington, D.C. 20036*. Tel. (202) 872-0550.

Yugoslavia: Glavni Zadruzni Savez FNRJ, *Terazije 23/VI, POB 47, 11001 Belgrade*, Tel. 30-947/9.

Zaire: Centrale Générale des Coopératives Angolaises, *B.P. 6039, Kinshasa 1*.

Zambia: Zambia Co-operative Federation Ltd. *P.O. Box 3579, Lusaka*.

INTERNATIONAL ORGANIZATIONS

Organization of the Cooperatives of America, *Baltazar La Torre 1056, San Isidro, Lima, Peru* (POB 4657 Correo Central).

Nordisk Andelsforbund (Scandinavia), *3 Axel-torv 1609 Copenhagen V, Denmark*. Tel. 15-15-33.

International Co-operative Bank Co. Ltd. (INGEBA), *Aeschengraben 12, P.O.B. 243, CH 4010 Basle, Switzerland*. Tel. 23-58-27.

International Co-operative Petroleum Association, *28 West 44th Street, New York, N.Y. 10036, U.S.A.* Tel. LA 4-4455.

Sociedad Interamericana de Desarrollo y Financiamiento Cooperativo (SIDEFCOOP), *Casilla de Correo 4311, Buenos Aires, Argentina*.

International Co-operative Housing Development Association (ICHDA), *1001-15th Street, N.W., Washington D.C. 20005*. Tel. 202-737-3420.

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TO OUR READERS

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The official Organ of the International Co-operative Alliance

Editor: J. H. Ollman

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جمعية
الاخصائيين الاجتماعيين والبرين



The Co-operative Movement in Jordan

by **M. Dudin**, President of the Board and Director-General of the Jordan Co-operative Organisation

Unlike several of her neighbouring states, Jordan has so far been denied the economic advantages of extensive mineral resources. As a consequence, considerable emphasis is being placed on the development of agriculture, tourism and the allied industry of arts and crafts. A pre-eminent consideration in the development of the agricultural sector is, of course, rainfall and irrigation. Of considerable importance also is the need for continuous research and extension work among the farmers. Higher yields, expanding markets and a just reward to producers form the basis on which a viable agriculture can be built. It is precisely in these areas of activity that co-operation can make its most effective contribution to success. Co-operative credit services and the supply of production requirements including irrigation, co-operative grading, processing and marketing can simultaneously develop agriculture and reduce to a minimum the exploitation of the producers upon whose incentive the industry depends. The handicraft workers similarly require credit, supply and marketing services, and a just reward for their efforts. Co-operatives are uniquely designed to accomplish this.—Ed.

I HISTORY

The co-operative movement in Jordan started in 1952, and the first co-operative law No. 39 was issued in that year. In 1953 the Co-operative Rules Decree was issued, amended in 1956 by law No. 17 of that year. Most of the rules in the 1952 co-operative law were taken from the Palestinian Co-operative Law of 1933.

The bulk of the co-operatives formed in Jordan before 1959 were mainly agricultural thrift and credit societies on the Raiffeisen basis, to save the farmers from the

money lenders who used to raise interest on loans up to 50%. Loans granted to co-operative farmers did not normally exceed JD 100* per farmer and were for one year's duration only.

In 1959 the Jordanian Co-operative Federation was established to supply loans, seeds, fertilisers and chemicals to farmers at reasonable prices. New types of co-operative were formed, such as olive processing and marketing, transportation, rural electrification, multi-purpose, irrigation, animal production, marketing and craft and artisanal co-operatives.

Between 1963 and 1966 more apex institutions were established: the Co-operative Institute, the Co-operative Auditing Federation, and the Olive Processing and Marketing Co-operative Federation. The aim of responsible co-operators was to shift all co-operative responsibility to the private sector: only the registering of co-operatives remained with the Co-operative Department of the Ministry of Labour and Social Affairs.

In 1967 the war between the Arabs and Israel resulted in the loss of more than 60% of the co-operative societies in Jordan, those on the West Bank of the Jordan River, which closed operations; their outstanding loans are still frozen.

Table No. 1 gives an impression of what this loss meant to the co-operative movement in Jordan.

TABLE NO. 1
Co-operatives on the West Bank
as at 1.12.1966

<i>Type of Co-operative</i>	<i>Number of Co-ops.</i>	<i>Number of Members</i>	<i>Share Capital JD</i>	<i>Reserves in JD</i>	<i>JCO Loans to Co-ops.</i>	<i>Co-op. Loans to Members</i>
Rural Thrift and Credit	143	6,431	44.244	90.043	21.738	342.051
Agricultural Co-operatives	13	359	28.572	3.632	26.669	11.883
Agricultural Multi-purpose	9	288	1.487	745	103.393	88.702
Agricultural Marketing	4	484	8.278	791	49.840	14.647
Agricultural Processing	7	1,389	19.469	1.194	132.164	—
Craft and Artisanal	8	238	3.003	4.354	30.089	2.954
Mutual Benefit	4	457	1.390	89	—	181
Transportation	9	790	24.496	2.923	13.269	—
Housing	12	630	60.516	1.174	87.644	51.492
Consumer	10	1,278	7.203	1.921	518	195
Electricity	2	921	17.174	93	14.397	—
Urban Credit and Thrift	13	944	8.501	4.495	9.570	29.206
Others	4	168	3.033	1.622	1.652	5.796
TOTAL	238	14,377	227.366	113.076	490.943	547.107

In the late sixties and particularly after the June war, field experience proved the need for a further evolution in the co-operative machinery of Jordan, especially with

*The current value of the Jordanian Dinar is approx. £1.76.

regard to improving the efficiency and integration of services rendered by the secondary central institutions mentioned above. To achieve this, several experts both Jordanian and foreign were invited to review the situation and offer their advice. After intensive study they developed a new provisional co-operative law No. 55 in 1968 which stipulated the establishment of the Jordan Co-operative Organisation (JCO) as a private institution handling all co-operative affairs in the country. The JCO has now virtually absorbed and consolidated the previously existing co-operative bodies. The Department of Co-operative Development has been abolished and a number of its staff absorbed by the JCO.

The increasing importance of the co-operative movement and its share in the national economy of Jordan can be seen from Table No. 2. The co-operative movement plays an active role in the present Five-Year Plan, as it did in the previous Three-Year Plan 1973-75.

TABLE NO. 2
Development of the Co-operative Movement
in Jordan 1952-1975

<i>Year</i>	<i>Number of Societies</i>	<i>Number of Members</i>	<i>Capital in JDs</i>	<i>Reserve Capital in JDs</i>
1952/53	42	2,000	—	—
53/54	50	2,091	8,643	3,230
54/55	69	3,193	12,337	6,576
55/56	134	6,123	38,697	11,380
56/57	161	8,833	52,016	23,447
57/58	209	11,646	81,801	39,101
58/59	247	14,520	33,086	56,328
59/60	255	15,031	169,290	57,310
60/61	335	21,103	188,555	84,042
61/62	428	29,143	221,792	124,233
62/63	589	30,331	338,564	166,409
63/64	636	30,969	307,667	151,024
64/65	688	44,438	292,808	173,311
65/66	702	43,058	333,035	190,273
66	709	43,288	332,754	210,415
67	716	43,461	353,217	215,402
68	710	42,159	344,688	236,779
69	680	43,599	354,889	237,373
70	695	44,771	422,921	246,999
71	712	45,156	452,626	244,918
72	720	47,140	513,162	252,929
73	753	48,738	654,657	274,784
74	474	29,808	883,824	316,655
75	512	34,419	1,187,869	484,978

Notes:

- (a) West Bank Co-operatives are included in the Table.
- (b) From 1966 onward the statistics follow the calendar year.
- (c) The drop in the number of societies and members from 1973 to 1974 is due to the fact that 289 school co-operatives with about 15,000 members are no longer included in the figures; they are now supervised by a special section of the Ministry of Education.

II THE JORDAN CO-OPERATIVE ORGANISATION (JCO)

A Objectives of the JCO

According to the new Co-operative Law issued in 1968, the following are the main objectives to be achieved by the JCO:

- 1 Establishment of co-operative societies of different types and purposes to carry out registration, liquidation and amalgamation of Co-operative Societies.
- 2 Provision of advice, direction, and technical services to co-operative societies and their members, including auditing and control of their accounts.
- 3 Propagation of co-operative information through all means of contact with the public as well as through the Co-operative Centre.
- 4 Establishment and management of a co-operative Finance Department to issue loans to Co-operative Societies and co-operators, and to render all banking services required.
- 5 Operation of supply, marketing, insurance and all other services needed to support the financial status of the Organisation and its members.
- 6 Representation of the co-operative movement in Jordan and organisation of its relations with other co-operative associations inside and outside the country.

B Structure of the JCO

The re-organisation of the JCO effected in 1975 aimed at creating a collective spirit in the bearing of responsibility and a mutual relationship between the General Administration and the different departments, and amongst the departments in particular.

1 Management

Management of the Jordan Co-operative Organisation is effected through a board of ten members of which five represent co-operative Governorates* and five the Government. Government members include a senior staff member of the Central Bank, the Under-Secretary of Social Affairs, the Under-Secretary of the Ministry of Agriculture, and a representative of the National Planning Council. The Director-General of the JCO is the President of the Board of Directors and is appointed by the cabinet.

2 The Projects and Co-ordination Department

This department acts as a liaison between the JCO and its district offices. Its functions include the co-ordination and integration of all services rendered to primary co-operative societies by the JCO, the Ministry of Agriculture and other related bodies, the supervisory and advisory service in accordance with Co-operative Law and by-laws, and collaboration with the Co-operative Training Centre in the spreading of co-operative education and extension work among co-operative members and the general public. Additionally it concentrates on agricultural co-operative societies in order to implement the rural policy of Jordan according to the Three- and Five-Year Plans. The Department also supervises the activities of the various Branch Offices (*see 6.*).

To facilitate its activities the Department is subdivided into the following sections:

- (a) Agricultural Co-operative Section
- (b) Non-Agricultural Co-operative Section
- (c) Co-operative Accounts Auditing Section
- (d) Registration and Legal Section

*Governorate: administrative area: there are five governorates in Jordan.

Mr. Marwan Dudin,
General Director,
presides at a
Board Meeting of JCO.



AGM of the
Government Thift
& Credit
Co-operative
Society.

Mr. Marwan Dudin,
General Director,
attends the
opening ceremony
for a new
Co-operative
Bakery at Naour.



- (e) Supply and Marketing Section
- (f) Planning and Statistics Section.

3 The Finance Department

This department includes Banking and Accountancy sections. The Banking Section accepts deposits and extends and supervises various types of loan, whereas the Accountancy Section is involved in the internal financial activities of the JCO.

4 The Administration Department

The function of this department is the internal co-ordination and administration of the JCO.

5 The Co-operative Training Centre

The Centre organises pre- and in-service courses for the staff of the JCO and primary co-operatives, as well as seminars and short training courses for members of co-operative societies. It also conducts evaluation and feasibility studies for the co-operative movement in Jordan. The Centre runs a library, disposes of a big meeting room and a film mobile unit.

6 Branch Offices

The following Branch Offices in the different Governorates are supervised by the Co-ordination and Projects Department.

- (a) Branch Offices on the East Bank: Amman, Irbid, Karak and Jordan Valley.
- (b) Sub-Offices on the East Bank: Madaba, Ma'an, Salt.
- (c) Establishment of the following Sub-Offices on the East Bank is under discussion: Ajlun, Jerash, Tafila, Mafraq and Zerqa.
- (d) Branch Offices on the West Bank: Jerusalem, Hebron and Nablus.

7 The Staff of the JCO

Table No. 3 gives the numerical composition of the JCO staff before and after re-organisation. The figures reflect the increase in activities: the number of persons employed has been more than doubled.

TABLE NO. 3
Composition of the JCO Staff

<i>Posts</i>	<i>Number of Persons</i>	
	31.12.1974	31.12.1975
H.Q. Management, Branch Managers and Section Heads	15	28
Field Officers and Managers	33	67
Accountants and Auditors	16	25
Clerks and Typists	15	67
Salesmen, Collectors, etc.	10	5
Drivers	14	29
Messengers, Guards, etc.	18	24
TOTAL	121	245

C The Financial Situation of JCO

Total capital of JCO is about 1,400,000 JD. The share capital is partly paid by the co-operative societies and about 90,000 JD by the Government. Other public money in the JCO is the Wheat Project Fund with 200,000 JD, and the loans from the Treasury and the National Planning Council amounting to 258,000 JD.

As primary co-operatives must hold deposits in the JCO Bank before they can apply for credits, their deposits form another important source of finance.

By far the most important asset of the JCO consists of loans to co-operative societies which constitute nearly 80% of the financial investment.

D JCO Services Rendered to Primary Co-operatives

Besides its main tasks of establishing co-operatives, supervision, auditing, provision of technical and legal advice, and promoting co-operative ideas, the JCO is active in the following special services:

1 Loans to Co-operatives

Table No. 4 shows the volume of loans to co-operative societies in the years 1973–1975. Especially from 1974 to 1975 a big increase can be observed. This is mainly the consequence of a more flexible credit policy orientated towards the needs of the different types of co-operatives and their specific credit requirements. The bulk of loans is seasonal, but the increase in agricultural medium-term loans reflects the new policy of helping societies and farmers to finance productive investments.

TABLE NO. 4
JCO Loans to Co-operatives 1973–1975 (in JD)

Type of Loans	1973	1974	1975
Agricultural Seasonal	151.612	226.582	337,823
Agricultural Medium-term	24.135	75.809	387.321
Agricultural Long-term	15.000	—	29.363
Tobacco Seasonal	102.560	115.939	204.198
Non-Agricultural Short-term	48.165	116.127	72.602
Non-Agricultural Medium-term	1.500	27.993	18.475
TOTAL	342.972	562.450	1.049.782

Seasonal loans cost 6% interest per year but agricultural co-operatives are given an incentive of 1% (so that the effective interest is 5%) if they pay back the loan in due time. The percentage of due repayment rose from 66% in 1973 and 68% in 1974 to 73% in 1975. The overdue credits have all been recovered and the rate of non-recovered loans was zero during the last few years.

The rate of interest for *medium-* and *long-term* agricultural loans is 4% if the credit is used for the co-operative itself. If it is destined for members the rate is 5%, and in the special case of wheat projects the rate is 3% only. To cover their administration costs the co-operatives add another 2% on the rate of interest before they forward the funds to their members.





Filling the salt fields with brine (*above*) from a salt-water well (*below*) dug by a member of a Co-operative Society to provide brine for salt production.



2 Supply and Marketing

The second line of economic activity of the JCO is in the fields of supplies and marketing. For a long time the supplies aspect was neglected, but in 1975 fresh efforts were made, with good results as can be seen from the figures in Table No. 5.

TABLE NO. 5
JCO Supply Activities in 1975

<i>Goods Supplied to Co-ops.</i>	<i>Quantity</i>	<i>Value in JD</i>	<i>Co-op. Price</i>	<i>Market Price</i>
<i>Fertiliser</i>	<i>Tons</i>			
Compound	905	70.590	78	92
Triple Super Phosphate	500	45.500	91	105
Mono Super Phosphate	1.200	27.600	23	25
Ammonium Sulphate	2.000	122.000	61,2	65
<i>Plants and Seedlings</i>	<i>Qty</i>			
Olive Trees	45.000	29.250	0,65	1
Vines	2.750	1.375	0,05	0,10
Fruit Trees	2.780	278	0,10	0,25
<i>Seeds</i>	<i>Tons</i>			
Improved Wheat Seeds	890	65.480	72	
Seeds for Vegetable		44.892		
<i>Pesticides</i>	<i>Litres</i>			
Insecticides	35.000	32.739	4% below market price	
	<i>Tons</i>			
Herbicides	10	13.000	at cost price	
Sulphur	200	10.400	52	56
Sacks and Wooden Boxes		25.295	15% below market price	
<i>Machinery</i>				
Tractors	12	155.000		
Drilling Machines	7	8.031		
Spray Tanks	5	3.500		
Harvesters	2	13.000		
Bulldozer	1	14.500		
Water Tanks	12	4.200		
Knapsack Sprayers	68	952	16	24
TOTAL		199.183		

To organise the distribution of supplies at local level a total of 26 stores is maintained. Most of them are still rented but it is hoped to provide each agricultural multi-purpose co-operative with its own store.

Marketing activities are still in the initial phase. Nevertheless two remarkable operations were executed in 1975: with the help of JCO the salt producers in Al Azraq

marketed for the first time through their co-operative, and thus increased the selling price from 650 fils to 900 fils per sack of salt. Total sale was 12.320 tons (which is 50% of total consumption in Jordan) with a total income of 79.200 JD. Secondly, Taybe Tobacco Co-operative started to collect its members' products amounting to 158 tons. The co-operative is searching for new markets outside the Kingdom in order to obtain better prices.

3 Training and Co-operative Education

In 1975 the Co-operative Training Centre held six courses with 168 trainees. Furthermore it arranged 84 educational and cultural meetings in 8 different cities and 45 villages, with a total attendance of 19,568 persons. In these meetings the media used were speeches and lectures, discussion circles, educational pamphlets, and films.

III PRIMARY CO-OPERATIVES

A summary of the existing co-operatives in Jordan and their distribution over the different Governorates is given in Table No. 6.

A Agricultural Co-operatives

The backbone of the co-operative movement in the first phase of its development, the Raiffeisen type of thrift and credit society, could not fulfil expectations, as its economic and social efficiency was rather low in spite of the great number of co-operatives of this type before 1970. These societies did not succeed in stimulating saving activities and credits on a local basis, neither did they assume additional functions such as supply and marketing. Their functions were limited to the distribution of loans given by the Central Organisation.

For this reason during the past five years the multi-purpose type of co-operative has been favoured. These societies were created partly by amalgamation of small credit and thrift co-operatives and partly by formation of new societies. The functions of the multi-purpose co-operatives are expected to cover the complete spectrum of agricultural co-operative aid, that is credit, supply, marketing, advisory service, training, etc. Cultivation of soil is done individually.

Additionally there exist several specialised agricultural co-operatives such as tobacco, olive oil press, agricultural marketing, and animal production co-operatives.

B Non-Agricultural Co-operatives

The non-agricultural co-operatives show a wide range of purposes, the most important being thrift and credit, housing, consumer, and craft and artisanal.

1 Urban Thrift and Credit Co-operatives and Mutual Benefit Societies

Urban thrift and credit co-operatives are nearly always based on already existing formal groups, such as the employees of a public institution or private company, or the members of a professional group. The personal liability of the member and his regularly received income normally stand as security for credits. Two sureties also have to be given.

A special case of the thrift and credit co-operative is the mutual benefit society where membership normally depends on an extended family or a neighbourhood area.

TABLE NO. 6
**Number of Primary Co-operatives, Number of Members
and Distribution over the Kingdom as on
31.12.1975**

Type of Co-operative	Amman & Balqa		Irbid		Jordan Valley		Karak		Ma'an		Total	
	Co-ops.	Memb.	Co-ops.	Memb.	Co-ops.	Memb.	Co-ops.	Memb.	Co-ops.	Memb.	Co-ops.	Memb.
<i>Agricultural</i>												
Agricultural Multi-purpose	14	976	13	1,166	18	1,587	12	694	8	152	65	4,575
Thrift and Credit	3	92	30	878	—	—	14	349	4	86	51	1,405
Tobacco	3	100	—	—	—	—	—	—	—	—	3	100
Olive Oil Press	—	—	2	30	—	—	—	—	—	—	2	30
Agricultural Marketing	—	—	—	—	—	—	1	42	—	—	1	42
Animal Production	1	32	—	—	—	—	1	22	1	18	3	72
Sub-Total	21	1,200	45	2,074	18	1,587	28	1,107	13	256	125	6,224
<i>Non-Agricultural</i>												
Thrift and Credit	6	1,682	3	912	—	—	2	156	1	80	12	2,830
Mutual Benefit	43	4,480	14	1,616	—	—	1	58	6	254	64	6,408
Housing	43	1,600	2	38	1	25	1	19	2	46	49	1,728
Consumer	4	992	1	263	—	—	—	—	—	—	5	1,255
Multi-purpose	11	1,348	—	—	1	36	1	64	—	—	13	1,448
Crafts and Artisans	6	149	—	—	—	—	—	—	—	—	6	149
Sub-Total	113	10,251	20	2,829	2	61	5	297	9	380	149	13,818
Grand Total	134	11,451	65	4,903	20	1,648	33	1,404	22	636	274	20,042

Note: There are another 49 co-operatives of different types under liquidation.

Main activities are regular saving and credits, but on top of this, as in the ordinary thrift and credit co-operatives, common purchase of certain consumer goods such as oil, flower, sugar, etc. may be done. Based on the close relationship among the members, mutual benefit societies also develop social activities.

2 Housing Co-operatives

Co-operatively-built houses are owned by the individual members. So the poorer part of the population is excluded from this scheme for lack of resources. Membership is normally also tied to pre-established groups such as doctors, engineers, civil servants, employees, etc.

Financing is done by specialised banks as the Jordan Co-operative Organisation has no funds for this purpose. Some housing co-operatives, after the termination of building, go ahead with other common activities in the social and consumer sectors.

3 Consumer Co-operatives

This type also developed among pre-established groups. As each co-operative works independently, and especially as there is no common purchasing, price advantages are not very relevant. The service to members consists mainly in running a shop in a place where no other shops exist.

If there is any further development of consumer co-operatives, it should be in the form of supermarkets. Co-operatives cannot compete with small family-run shops. In a supermarket the co-operative management is in a similar position to a private manager, but with the aim of providing a good service to the member-customers instead of making high profits.

4 Craft and Artisanal Co-operatives

In this type of co-operative, the individual members have tended to a large extent to continue making their own decisions. As a consequence several societies have organizational problems. But there are positive exceptions, such as for example a press co-operative which is the largest enterprise of this type in Jordan.

IV THE JCO AND THE FIVE-YEAR PLAN (1976–1980)

The JCO has a plan for vertical and horizontal expansion of the co-operative movement to match the growth and development of the Five-Year Plan as follows (the figures in brackets give the financial volume of the different projects):

A Agricultural Sector

1 Wheat Project (2.830.000 JD)

The aim of this project is to raise the production of wheat from 162,000 tons to 220,000 tons in 1980. The role of JCO is to produce certified seed and distribute it to the co-operative members and to raise the average production per dunum up to 200 kgs by rendering all services for production through co-operative societies.

2 Integrated Project in Rain-Fed Areas (3.157.000 JD)

This project will raise agricultural production in the rain-fed area of Irbid by integrated development through co-operatives. The project has already started in collaboration between JCO, the Ministry of Agriculture, and the FAO.



Customers at the Jordan University Consumers Co-operative Society.



A co-operative society manager demonstrates vaccination to members.



A member of the Printers Co-operative Society.

3 Fruit Trees Project (1.550.000 JD)

The number of fruit trees in the Highlands will be expanded by this project. It will be implemented by the JCO, the Ministry of Agriculture and the World Food Programme.

4 Development of Animal Production (700.000 JD)

The aim of this project is to encourage farmers to raise their animal production with the help of easy term loans from the JCO.

5 Desert Land Reclamation (100.000 JD)

According to this project beduins will be settled in agricultural units in the desert. Responsible for the implementation will be the JCO, the Ministry of Agriculture, and the Natural Resources Authority.

B Non-Agricultural Sector

1 Industrial Co-operatives (150.000 JD)

2 Consumer Co-operatives (335.000 JD)

The JCO plans the establishment of a consumer wholesale society to serve local consumer co-operatives.

3 Co-operative Housing (300.000 JD)

This project aims to enable housing co-operatives to buy land and build houses and apartments for their members by establishing a housing co-operative union to render needed services to housing co-operatives in collaboration with the Jordanian Housing Corporation and the Housing Bank.

4 Service Co-operatives (75.000 JD)

This project aims to encourage thrift and credit co-operatives and mutual benefit societies to develop their facility for thrift and self-financing, and to invest their savings in national production projects.

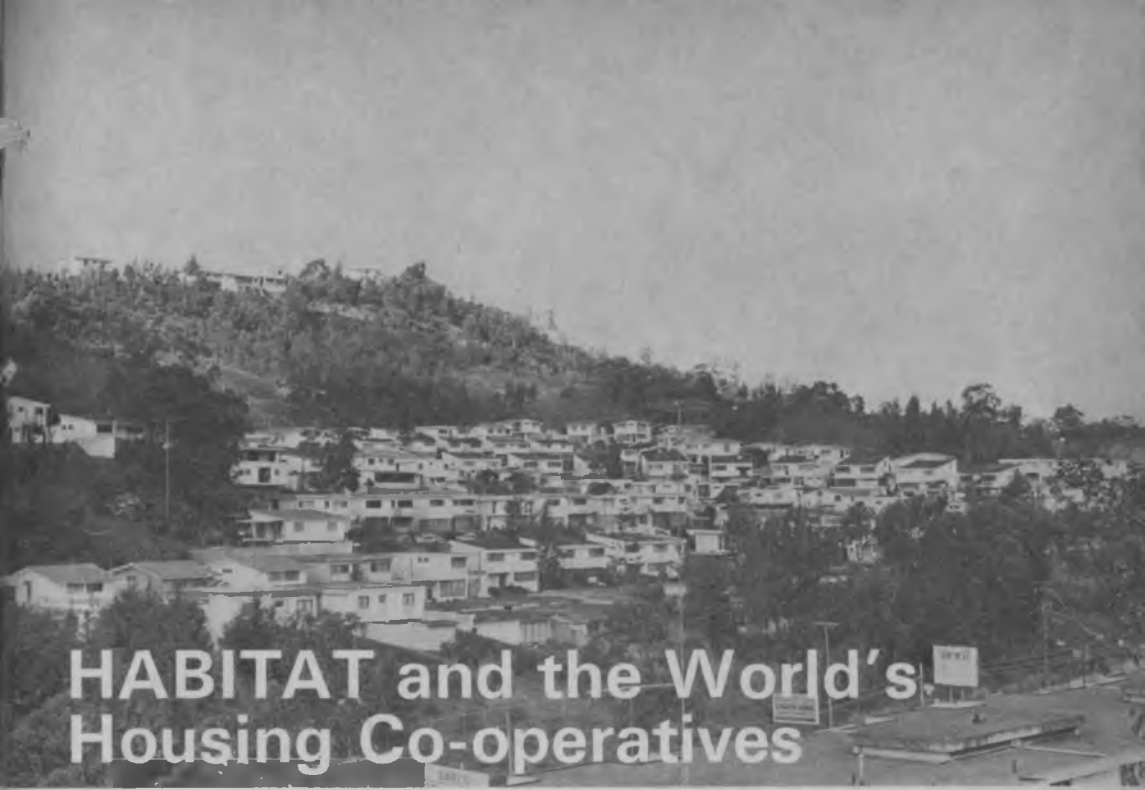
C Financing of the Five-Year Plan

The sum required for the coming five years is estimated at about 12 million JD of which more than two-thirds can be financed through traditional methods. A deficit of 3,6 million JD is expected to be covered by USAID (1,2 million JD), a yearly subsidy of 150.000 JD (which equals 750.000 JD for the whole period) from the Government and the rest by loans from the Central Bank and by higher deposits held by co-operative societies and their members at the JCO Bank.

V SUMMARY

The co-operative movement in Jordan is a relatively young movement. After periods of experimentation, with changes in the co-operative law and changes in the organisational structure of the movement, a dynamic development can now be observed. A new Board of Directors for the JCO with a new Chairman, and new talented and well-educated employees have been appointed.

A new and more sound approach to the co-operatives and their members has resulted in astonishing progress of the co-operative movement in Jordan: the co-operatives have found their place within the Jordanian society and economy and become stronger every day.



HABITAT and the World's Housing Co-operatives

by **Wallace J. Campbell**, ICA Representative to the United Nations in New York

The United Nations Conference on Human Settlements in Vancouver, Canada, May 31 to June 11, 1976, focused the world's attention on the tremendous deficit in housing and community facilities that faces the peoples of the world.

The conference also brought into focus the long-standing, worldwide co-operative concern for the development of more adequate housing and more satisfying communities.

The representatives of 131 nations which gathered in Vancouver for the HABITAT Conference were distressed about the housing deficit, greatly concerned about the lack of adequate pure water for the people in the villages serving more than 1 billion people and the misuse

and abuse of land and land policy, plus the startling and dramatic lack of adequate sources of energy and the resulting increases in cost which have been worldwide in their impact.

For many years, the co-operative movement and particularly the leaders in the field of co-operative housing have been advocating the development of communities rather than merely shelter. The most important new co-operative housing in the world has been built with planned communities in mind, with adequate sources of power, good community facilities, play areas and all those services which go into the enrichment of the quality of life.

In this respect, the co-operative

representatives at Vancouver were far in advance of many of the delegates who came concerned with the fact that the world faces a desperate shortage of decent housing.

As dramatically summarised in the United Nations Development Programme special issue on Human Settlements, "A man-made catastrophe has been building up over the years. It has left many millions homeless — or with housing so poor that it scarcely qualifies as shelter. Literally hundreds of millions more have had their potential as human beings stultified, even their lives cut short, by the impossibility of making true homes out of the places they are forced to live in." The UNDP continues by pointing out that "housing for about half of the world's population ranges from 'substandard' to 'subhuman' to non-existent. The pace of new housing construction worldwide is far below the pace of population growth — and in the developing countries the ratio is about one additional dwelling for each 10 additional people."

Again in the period from 1970 to 1985, according to these estimates, "the industrialised regions of the world will have added to their urban population alone the equivalent of 23 new Londons — and the developing areas that of 75 new Calcuttas."

In Vancouver, the government conference addressed itself to the problems of creating a better quality of life for the people in all sections of the world. The Declaration of Principles, which was adopted with some dissent on political overtones, pointed out that "the improvement of the quality of life of human beings is the first and most important objective of every human settlement policy."

The 64 recommendations addressed to governments suggesting concrete ways in which people might be assured of the

basic requirement of human habitation included shelter, clean water, sanitation and a decent physical environment plus the opportunity for cultural growth and the development of the individual.

A resolution calling for (1) action to set up new United Nations machinery concerned exclusively with human settlements, (2) an inter-governmental body and a central secretariat whose job would be to help countries to better the lot of the citizens in urban and rural communities, was adopted in principle and the conference left it to the United Nations General Assembly to decide exactly where the new secretariat unit should fit into the existing structure of the United Nations and where the Human Settlements Programme would be located — in New York, in Nairobi, Kenya or perhaps in a city in Mexico.

While the 131 national delegations were meeting in the city of Vancouver, more than 160 non-governmental organisations and a large number of individuals participated in a non-governmental forum, organised under the auspices of the United Nations and directed by a Steering Committee selected by the non-governmental organisations themselves.

At the HABITAT Forum on the site of Jericho Beach, an abandoned naval air station, the 4,000 participants in the HABITAT Forum shaped up their own policies and programmes.

A priority item growing out of the HABITAT Forum was a demand for a programme which would provide potable, clean, pure water to all of the people in the world by the year 1990. It was estimated that such a programme would cost about \$3 billion a year. The issue was dramatised when Lady Jackson (Barbara Ward), Margaret Meade and the wife of Prime Minister Elliott Trudeau of Canada led a parade down the streets of Vancouver carrying buckets of water to the UN



Co-operative rural housing in Bangladesh.

HABITAT Conference to dramatise their demand for better water for the people of the world.

A spirited debate over energy policy was led by Buckminster Fuller, the world renowned engineer, outlining his ideas for both solar energy and energy from the power of the wind as alternate sources to either power from petroleum, coal or atomic energy.

Extensive discussions were held on land policy and programmes were advocated to ask governments to recapture the speculative profits made on land sales so that these earnings could be used to subsidise the construction of good human settlements for the poor.

The co-operative delegations which came from a number of countries, both in the developed and under-developed sections of the world, played an active role in

the HABITAT Forum and participated also in the government conference itself.

The ICA delegation sponsored a session at the Forum on "Sources of Financing for Low Cost Housing". The ICA also sponsored a one-day symposium on co-operative housing with active participation from co-operative housing leaders in Sweden, Germany, United Kingdom, the US, Colombia, Panama, Jamaica and other countries.

The co-op delegations also participated in the daily sessions on self-help housing, outlining the importance of co-operative techniques in self-help construction.

The ICA was selected as one of only 15 non-governmental organisations permitted to speak to the Plenary Session of the government conference. At that session the ICA permanent representative



A Co-operative Housing Development which will include a primary school and community club (Jamaica).

to the UN in New York, Mr Wallace J. Campbell, presented a statement on behalf of the United Nations.

He pointed out that 8 million families are already members of co-operative housing developments around the world and that plans are being made for extensive growth of co-operative development, both in the developed and less developed areas of the world.

“Our co-operatives are concerned with more than shelter,” Mr. Campbell told the delegates from 131 countries. “The co-operatives have long been active in creating human settlements. In each community, the people create community facilities for recreation, for social services,

for economic services, and community development. Co-operatives strive for the maximum participation of people in the planning, financing, operation and management of the community. The eight million homes and the communities of which they are a part constitute a message of hope and a story of success for the delegates gathered here.” Mr Campbell said that co-operative homes built by co-operatives in 27 national organisations are serving an estimated 32 million persons and are creating a better quality of life for people everywhere.

In continuing his statement, Mr Campbell said that “the ICA feels that housing and human settlements are dynamic elements

of the development process. They create jobs, mobilise savings and create new markets for home furnishings. They become an engine of economic development. In the best sense they are an opportunity for economic growth and expansion."

"Most human settlements for the poor of the world will be built by the poor," Mr Campbell said. "They can do that job better with technical assistance and seed capital. They could create communities not now possible if greater resources were available to maximise their effectiveness. It is important to create a partnership between the non-governmental organisations (the co-operatives) and the governments."

Mr Campbell pointed out that at its recent meeting in Sofia, the International Co-operative Alliance adopted unanimously a resolution presented by its Housing Committee calling on the United Nations to make available funds for housing co-operative programmes and asking that in bilateral assistance programmes, countries with experience in co-operative housing make this available and devote a greater share of their assistance funds for the development of co-operative housing.

The conference in Vancouver suffered from the currently inevitable cross-currents of politics which have concerned the United Nations and all of its conferences over the last few years. Aside from these particular elements, the countries

A Panama rural housing co-operative.





New housing for Africa.

involved worked closely on plans and programmes calling for the development of better housing and better communities for the people of the world.

A higher priority for new communities and the improvement of old communities became an essential factor in what the conference called for — a better quality of life for the people of the world.

The co-operatives of the world have become increasingly aware of the impor-

tance of co-operative housing and better communities as a method of solving these problems. The Vancouver Conference gave an opportunity for arousing the interest of the governments of the world, as well as of the non-governmental organisations, in working together for better community development both in the rapidly urbanising and the poorer rural sections of the world.

Recent Books

by **Anne Lamming**, ICA Librarian

ALLEY, Rewi: Travels in China 1966-71.

Peking, New World Press, 1973. 588 pp, maps, photos.

A description of the author's travels in China during the first years of the cultural revolution, including interviews with Red Guards, commune workers, and a chapter on education.

BARDELEBEN, Manfred: The Co-operative System in the Sudan.

Munich, Weltforum Verlag, 1973. 116 pp, bibliogr., tabs (IFO-Institut Afrika Studien no. 82).

A detailed examination of the role of co-operatives in the economic and social situation of the people of Sudan. The author concludes that co-operatives have a positive part to play.

DÜLFER, E.: Operational Efficiency of Agricultural Co-operatives in Developing Countries.

Rome, FAO, 1974. 188 pp, diagrs.

A new approach to the study and evaluation of co-operative activities in developing countries; the author has outlined the lack of success of co-operatives in some places, identified the prerequisites needed, and indicates suitable methods and techniques to be applied for successful operation.

FAO and CASSA DI RISPARMIO DELLE PROVINCE LOMBARDE: Agricultural Credit for Development.

Rome, FAO, 1975. 160 pp, tabs, charts.

Paper prepared for the 1975 World Conference on Credit for Farmers in developing countries.

ILO: Directory of Co-operative Organisations: Africa South of the Sahara.

Geneva, ILO, 1975. 273 pp, tabs, diagrs, maps (Supplement No. 3 to Co-operative Information).

A regional directory updating the information in the 1971 volume. It is based on a variety of sources rather than on replies to questionnaires; the information content is therefore uneven.

KODESIA, J. (Editor): Agricultural Credit in India — an appraisal.

New Delhi, World Agricultural Fair Memorial Farmers Welfare Trust Society, 1974. 287 pp, tabs.

A collection of papers by researchers, agronomists and other experts on all aspects of the efficacy of the agricultural credit system in India.

MÖLLER, Kristian: Fra Idé til Virkelighed (From Idea to Reality).

Copenhagen, Andelsbanken, 1975. 226 pp, illus, tabs.

A richly illustrated account of the fifty years of the Danish Co-operative Bank.

MORLEY, John: British Agricultural Co-operatives.

London, Hutchinson Benham, 1975. 168 pp, index, tabs.

This book covers all aspects of agricultural co-operatives in the UK — the historical, economic and political background, the financial organisational and marketing aspects. It includes a chapter on the EEC. (*Reviewed in No. 2/1976 of this journal*).

MSHIU, Sam: Co-operative Education Radio Programmes. A general guide with specimen scripts.

London, International Co-operative Alliance, 1975. 116 pp, illus. (mimeo.).

A handbook, with scripts, for those intending to use radio broadcasts in teaching; the emphasis is on techniques, rather than the content, of preparing and presenting scripts. (*Reviewed in No. 6/1975 of this journal.*)

OKEREKE, Okoro: The Economic Impact of the Uganda Co-operatives.

Nairobi, East African Literature Bureau, 1975. 137 pp, tabs, graphs.

Survey of the role co-operatives are playing in agricultural development in Uganda, which also studies the effect of government intervention and policies on co-operatives.

PICKETT, Liam E.: The Use of Statistics. A handbook for co-operatives.

Geneva, ILO, 1975. 203 pp, tabs, graphs.

This book is divided into a general descriptive section defining statistical terms, and a section illustrating the possible applications of statistical techniques to co-operative societies. (*Reviewed in No. 6/1975 of this journal.*)

PRAKASH, Daman: A Handbook of Communication and the Co-operative Teacher.

New Delhi, ICA Regional Office & Educational Centre, 1975. Rs. 20.00. 127 pp, illus, bibliogr.

The principles of communication, the tools, and the methods of teaching and techniques of preparation of teaching aids. (*Reviewed in No. 3-4/1976 of this journal.*)

SACAY, Orlando J.: Samahang Nasyon: a new concept in co-operative development.

Manilla, National Publishing Co-operative Inc., 1974. 142 pp, photos, tabs, diags.

A descriptive book on the new co-operative development programme in the Philippines, which strongly emphasises the need for grassroots education to make co-operatives succeed.

SEIBEL, Hans Dieter and MASSING, Andreas: Traditional Organisations and Economic Development. Studies of indigenous co-operatives in Liberia.

New York, Praeger Publishers, 1974. 264 pp, bibliogr, tabs.

This study deals with some successes in agricultural development, including adaptation of indigenous rural organisations to modern urban settings; there are many informal co-operatives in Africa; many have survived because of their limited scope and their flexibility.

STETTNER, Leonora: Industrial Co-operatives in Developing Countries.

Vienna, UNIDO, 1975. 44 pp, (mimeo.).

A survey of the many aspects, trades, commodities, crafts and work covered by productive co-operatives in Third World countries.

UNITED NATIONS RESEARCH INSTITUTE FOR SOCIAL DEVELOPMENT (UNRISD). Rural Co-operatives as agents of change: a research report and a debate.

Geneva, UNRISD, 1975. 116 pp.

This volume summarises the earlier studies, and the debate about the content of the reports.

US DEPARTMENT OF AGRICULTURE — FARMER CO-OPERATIVE SERVICE. Capper-Volstead Impact on Co-operative Structure by Joseph G. KNAPP.

Washington, USDA FCS, 1975. 42 pp.

A symposium paper on the legal implications on marketing co-operatives in the USA of the 1922 Act which gave much encouragement to their development and growth.

VOORHIS, Jerry: Co-operative Enterprise: the Little People's Chance in a World of Bigness.

Danville, Ill., Interstate Publishers, 1975. \$.7.95 239 pp, index.

"This book is about the application of Co-operation, or mutual aid, in the everyday lives of people." It was written to give a better understanding of the role of co-operative enterprises and institutions in the USA.

WONG, John: Land Reform in the People's Republic of China. Institutional Transformation in Agriculture.

New York, Praeger Publishers, 1973. 317 pp, graphs, tabs, map.

A scholarly study of institutional transformation in agriculture and land redistribution in China from the late 1920s.

The books listed above are not available through ICA but should be ordered direct from the publishers.

Book Reviews

Verbraucherpolitik und Wirtschaftsentwicklung (Consumer Policy and Economic Development). Edited by Dr. Anton E. Rauter, with contributions by himself and 12 other authors. Foreword by Federal Chancellor Dr. Bruno Kreisky. Published by Europa Verlag AG, Vienna 1976. 475 pages.

The Austrian Union of Consumers' Co-operatives, *Konsumverband*, has celebrated this year the 75th anniversary of its formation. To mark the occasion members of the "Karl Renner" Study Circle and the Co-operative Research Institute of Vienna University have combined, with Dr. Anton Rauter, the Union's Director as general editor, to produce a critical evaluation of the Consumers Co-operative Movement, its significance and development within the Austrian national economy. So far as this reviewer knows, no volume quite like it is to be found in the Co-operative literature of any other country. In this respect, as well as the position of their Movement at the head of the national distributive system, Austrian Co-operators are setting an example which could be emulated with profit elsewhere.

For in this volume of nearly 500 pages the reader is given a conspectus of Austrian Consumers' Co-operation, past, present and — so far as may be judged by changes now observable in its economic and social environment — future. It is a compendium of all an Austrian co-operator needs to know in order to equip himself or herself to play an active, intelligent and constructive role in the Movement. But there are also parts of it, where the authors are describing or discussing matters of universal concern to Co-operators — not historical, political, legislative and social conditions peculiar to Austria — that will repay attentive reading by anyone anxious that the Co-operative Movement should be playing its proper dynamic role in the changing social order of today.

For example, in the first of the book's four main parts, seven writers consider the relevant social framework within which Consumers' Co-operation carries on its activity. Between them they examine present-day consumer policy in its social aspects and the search for solutions by those who are con-

scious of the problems posed by economic evolution and the increasing need for government influence and control, together with the bearing of co-operative action upon them; the contemporary practice of co-operative principles; Co-operation in relation to private and collective economy; consumer attitudes in relation to economic development, with a discussion of theories of economic growth.

The second part reviews the history, present situation and tasks of the Austrian Consumers Co-operative Movement and is the work of three authors. One writer recounts the development of the Movement from the first self-help associations far back in the 19th century to the reorganisation and concentration carried out in the last thirty years. A second author traces the evolution of co-operative legislation and the extension of the compulsory powers of the federations with special reference to audit. In a following chapter the same author subjects the performance of the Movement since 1945 to a statistical analysis, in which the growth of the economic structure of the Movement and of its total membership contrast with a declining tendency between 1963 and 1973 in the percentage of elected officers and members attending general meetings. The part ends with a chapter in which Dr. Rauter himself defines the Movement's mission and its long-term objectives.

This leads naturally into the third part which is devoted to the theory and practice of co-operative business enterprise. Three authors, none of whom contributed to the preceding parts, deal respectively with the business economic fundamentals of Co-operative enterprise, including the Austrian Movement's organisation for training in business economics applied to Consumers' Co-operatives; planning strategy and organisational development, including a reference to the possibility of the Consumers' Movement becoming an innovator in distribution in the 20th, as it was in the 19th century; the function of decision — about what questions, by what processes and by whom should it be discharged in Consumers' Co-operative enterprises?

The fourth part returns to the broader problems of consumer policy, six writers collaborating to discuss the present and future influence and responsibilities of Consumers' Co-operative enterprises in relation to their members and to consumers in general.

The writers of the first chapter, after pointing out the internal and external factors which may limit the influence and even obviate the need for Co-operative enterprise, discuss the conditions which it must fulfil in order to claim recognition as an organisation promoting the interests of the community as a whole, conditions which are not only subjective attitudes, but also objective performances in promoting the material welfare and quality of life of the community. Their conclusion is that no other form of organisation has yet appeared which does these things so effectively as the Co-operative. The second chapter takes up again specifically consumer problems in relation to economic growth and competition and the third deals with the position of the Austrian in the International Co-operative Movement, the influence upon it of other national Consumers' Movements, its participation in aid to the Third World and in international collaboration amongst Consumers' Co-operative organisations. This leads to two concluding chapters in which Dr. Rauter, in conjunction with Dr. Strauch, Rector of the "Hohe Warte" Training Institute, and Dr. Schediwy, of the Federal Chamber of Industry, speculate on the future course of the Consumers' Co-operative Movement in the transition to a post-industrial social order. They follow both Karl Renner and Bruno Kreisky in pointing out Co-operation as being conspicuously able to do what capitalistic enterprise and government action have so far failed to do, and that is effectively to promote the true interests of the economically weaker groups in society and to humanise and democratise an otherwise technocratic industrial system.

The foregoing sketch of the contents of this book is as much as can be done in the available space to perform a reviewer's primary task, which is to tell readers what a book is about. To discuss, in addition, all the important questions the authors raise would require a whole issue of the *Review of International Co-operation*. Regrettably, the German language is not so well-known among readers of the *Review* as it once was, and one wonders if our Austrian colleagues would consider the publication of parts of the book in another language in order to communicate their thinking to a wider circle of Consumer Co-operators for whom the problems discussed are no less vital than they are for themselves.

There is another question which touches them more closely. By whom is the book intended or expected to be read? It is a work scientifically conceived and produced in academically impeccable style. But will it in that form reach the Movement's membership, now approaching 700,000, or even a large proportion of the more than 80,000 who attend meetings, or even the 7,000 spare-time elected officers? Is there no Austrian Co-operator capable of writing in good journalistic German, with a minimum of technical jargon, an abridgement of this immensely valuable and thought-provoking book which can be made available to every candidate for elected office in every consumers' co-operative?

W. P. WATKINS

Co-operative Democracy in Action: An empirical study of Democratic Control and Management in Agricultural Co-operative Credit Structure in a State in India by Dr. O. R. Krishnaswami, *Somaiya Publication Pvt. Ltd., Bombay 14. 1976. 256 pages. Rs. 40-00.* Democracy is the basic principle of co-operation. It is the very essence of co-operation. If this essence ceases to exist, co-operation dies or degenerates. It is this principle which best distinguishes the co-operative system from any other economic or social system. Democracy, however, is not an unmixed blessing. If the intentions of the members are good or the spirit of law is genuinely and sincerely upheld, things should be well on track. Otherwise problems are bound to arise and malpractices bound to thrive. In recent years, the large number of co-operative structures has greatly increased the proportions of these problems. Of course, many devices have come into existence out of the constant efforts on the part of co-operators all over the world to counter them. Some of them include representative general bodies, supervisory councils, division of responsibility between elected bodies and professional managers, increased member involvement through the formation of committees for different purposes. Yet the position is far from satisfactory.

It is surprising to note that there has been very little worldwide comprehensive study of factors influencing 'operational co-operative democracy'. Such an empirical study as that undertaken by Prof. O. R. Krishnaswami, which is confined to credit

co-operation — the predominant form of co-operation in India — satisfies a long-felt need for a study in depth of the operation of an abstract concept like co-operative democracy. This exploratory study which won the author a Ph.D. Degree aims at, among others, throwing light on the operation of democratic control at all the three levels of the co-operative short-term credit structures in a selected State.

The book is divided into ten chapters. The introductory chapter deals with the nature of co-operative democracy, a review of earlier studies on the subject, objects, scope and methodology as well as the hypotheses of the present study. The presentation of the subject starts in the second chapter with an account of co-operative credit structure in the selected state. The third chapter examines the working of democracy in primary societies, while the fourth and fifth chapters describe the situation at central bank and apex bank level. The influence of the size of the co-operatives on their democratic control is observed in the sixth chapter. The role of and the need for individual members in the federal organisation have been discussed in the seventh chapter. The question of Board-Management relations and their bearing on democracy and operational efficiency is treated in the eighth chapter. While the ninth chapter studies the nature of co-operative autonomy, the tenth chapter closes the study with a summary of observations and suggestions for effective functioning of co-operative democracy.

The findings lead the author to the inevitable conclusion that democracy exists in the formal constitution, but not in actual practice. What is found to work in practice is very nominal. The ignorance of members, their socio-economic disparities, the societies' heavy dependence on central bank for funds which robs them of vital powers of decision, lack of member relation practices, the mechanical way of conducting meetings, distorted meeting practices — all these sap the vigour and vitality of democracy and make it just a copybook maxim. The study confirms the earlier findings that the social structure of Indian villages is tradition-bound and caste-ridden. The author believes that the hierarchial

and segmental social structure of the villages and their inequitable economic system are not compatible with democratic values of equality and equity. The author has examined fifteen variables (personal, cultural and socio economic factors) and made an attempt to establish a correlation between these variables and democratic participation. This exercise leads to the conclusion that education, social participation, members' stake, a longer period of membership, knowledge of co-operation, knowledge of own society, member identification, business participation and member satisfaction promote democratic participation and that illiteracy, caste hierarchy, occupational heterogeneity, socio-economic disparity, lack of enlightenment, lack of identification, lack of loyalty and lack of satisfaction consequent on inefficient service retard democratic participation. The situation is no better at higher levels of the credit structure.

The author emphasises the need for continuous, persistent and systematic educational efforts to accelerate democratic participation of members at all levels. He opines that powerful educational efforts are necessary to break the traditional social structure of the villages and to develop in people a sense of equality, fraternity and solidarity and democratic value and outlook. He suggests member education, member relations and youth programmes for the purpose. He suggests changes in the organisation and management of credit co-operatives at all levels for effective functioning of democracy.

The author deserves compliments for the methodology that has been developed for a study of an abstract concept like 'Democracy'. This can be a model for further similar studies. The subjects suggested at the end for further research in the field of co-operative democracy greatly enhance the utility of the book. This book makes interesting reading not only for co-operators, but for laymen interested in democracy.

M. Kutumba Rao
(Readers may remember Mr Kutumba Rao's article on the co-operative credit structure in India, contained in No. 2/1976 of this journal)

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Affiliated Organisations

Argentina: Federación Argentina de Cooperativas de Consumo, *Avda. Suárez 2034, Buenos Aires*. Tel. 28-5381/3.

Intercoop Editora Cooperativa Limitada, *Alberti 191, Buenos Aires*. Tel. 47 21 49.

Asociación Argentina de Cooperativas y Mutualidades de Seguros, *Avenida de Mayo 1370, Piso 1º, Buenos Aires*. Tel. 33-0222/7138.

Federación Argentina de Cooperativas de Crédito Ltda., *Pueyrredon 468, 2º Piso, Buenos Aires (RC 24)*. Tel. 86-6283.

Asociación de Cooperativas Argentinas, *25 de Mayo 35, Buenos Aires*.

Confederación Cooperativa de la República Argentina Ltda. (COOPERA), *Moreno 1729, Buenos Aires*.

Instituto Movilizador de Fondos Cooperativos, *Urquiza 1539, Rosario*. Tel. 64877.

Australia: Co-operative Federation of Australia, *P.O. Box 347 Canberra City A.C.T. 2601* Tel. 062-48 7816.

Austria: "Konsumverband" Zentralverband der österreichischen Konsumgenossenschaften, *Theobaldgasse 19, A-1061 Vienna VI*. Tel. 57-75-38.

Membership (1974): 632,000; Turnover: retail trade: 12 748 Mill. Sch. (of which: consumers' societies: 11 033 Mill. Sch.; department stores: 1,643 Mill. Sch.; other retail trade: 72 Mill. Sch.); wholesale society: (G.Ö.C.): 4,530 Mill. Sch.

Österreichischer Verband gemeinnütziger Bau-Wohnungs- und Siedlungsvereinigungen, *Bösendorferstrasse 7/11, 1010 Vienna*. Tel. 65-71-63; 65-13-25.

1972: Affiliated organisations: 277 (comprising 164 societies and 133 associations); membership: 167,737; administered units: 357,241 (of which 156,144 correspond to the societies and 201,097 to the associations; closing balance for 1971: Sch. 56,4 mill. (of which Sch. 25,6 mill. correspond to the societies and Sch. 30,8 to the associations).

Osterreichischen Raiffeisenverband, *Hollandstrasse 2, 1020 Vienna*. Tel. 26 360.

Bangladesh: Bangladesh Jatiya Samabaya Union, "Samabaya Sadan" (1st floor) 9/D-Motijheel Commercial Area, *Dacca 2*. Tel. 255846.

Belgium: Fédération belge des Coopératives (FEBECOOP), *26-28 rue Haute, 1000 Brussels*. Tel. 13-28-60; 11-83-50.

Affiliated consumers' societies: 17; membership: 350,000; turnover (1974): Frs. 4,120 mill.; shops: 455.

Société Coopérative d'Assurances "La Prevoyance Sociale", *P.S. Building, 151 rue Royale, 1030 Brussels*. Tel. 18-80-80.

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111.426; Capital in force 31.12.73 (inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

Fédération Nationale des Coopératives Chrétiennes, *135 rue de la Loi, 1040 Brussels*. Tel. 02735-60-90.

(1973) 1000 traditional shops, 100 specialist shops; turnover: Frs. 1,600 mill. Savings Bank: 1 mill. members; deposits: Frs. 37,000 mill. Insurance Society: 500,000 policy holders; premiums: Frs. 1,245 mill.; reserves: Frs. 3,626 mill.

L'Economie Populaire, *30 rue des Champs, 5300 Ciney (Namur)*. Tel. 228-01.

Branches (1970): 466; membership: 98,456; turnover: F.B. 1,319,000,000; savings deposits: F.B. 380 mill. + 340 mill. CEP (Private Savings Bank, Ltd.); capital and reserves: F.B. 208 mill.

OPHACO (Office des Pharmacies Coopératives de Belgique), *602 Chaussée de Mons, Anderlecht-Brussels 7*. Tel. 22-56-90.

Union of 26 co-operative societies owning (in 1972) 473 pharmacies, 63 optical departments, 6 drug stores, 14 wholesale depots. Turnover (1972): Frs. 3,469.3 mill. Surplus distributed to 544,000 members: Frs. 137 mill.

Bulgaria: Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 88-03-11.

Cameroon: West Cameroon Co-operative Association Ltd., *P.O. Box 135, Kumba, South-West Province*, Tel. Kumba 251.

Canada: Co-operative Union of Canada, *111 Sparks Street, Ottawa K1P 5B5, Ont.* Tel. 232-9657.

A federation of English-language co-operative organisations, organised in 1909.

Conseil Canadien de la Coopération, *Case postale 58, Station N, Montréal 129*. Tel. 866-8048.

Ceylon: See "Sri Lanka".

Chile: Cooperativa Sodimac Ltda., *Casilla 3110, Santiago*. Tel. 778506.

Cooperativa de Empleados Particulares Ltda., *Teatinos 610, Casilla 424, Santiago*. Tel. 82935.

Instituto de Financiamiento Cooperativo, IFICOOP, Ltda., *Agustinas 853, Oficina 547, Casilla 1118, Santiago*. Tel. 398253.

Unión Cooperativa de Seguros (Ucoseg) Ltda., *Moneda 1040, of. 704-705, Santiago*. Tel. 81295; 65100.

Unión de Cooperativas de Consumo y Servicios de Chile Ltda. ("U-Coop"), *Agustinas 1141, 7° Piso, Casilla 14439, Santiago*. Tel. 715256.

Colombia: Cooperativa Familiar de Medellín Ltda., *Calle 49, No. 52-49, Medellín*. Tel. 45-00-55; 41-71-13; 41-53-78.

Instituto Nacional de Financiamiento y Desarrollo Cooperativo (Financiacoop), *Carrera 13, No. 27-00, Edif. Bochica, piso 2°, Int. 9, Apto 04 Aéreo 12242, Bogotá*. Tel. 81-06-00.

Cyprus: Co-operative Central Bank Ltd., *P.O. Box 4537, Nicosia*. Tel. 62921; 62677; 63311.

Cyprus Turkish Co-operative Central Bank Ltd., *P.O. Box 1861, Nicosia*. Tel. 4257.

Vine Products Co-operative Marketing Union Ltd., *P.O. Box 314, Limassol*. Tel. 2331; 2872; 4582.

Czechoslovakia: Ustredni Rada Druzstev, *Tesnov 5, 11006 Prague 1*. Tel. 621-54; 647-51.

Denmark: De samvirkende danske Andels-selskaber (Andelsudvalget) (The Central Co-operative Committee of Denmark), *Vester Farimagsgade 3, DK-1606 Copenhagen V*. Tel. 12-14-19.

Det Kooperative Faellesforbund i Danmark, *Banegardspladsen 13, 1570 Copenhagen V*. Tel. 12-22-62.

Affiliated societies (1963): 634; total sales: D.Kr. 1,582 mill.; employees: 12,500; comprising consumers', workers', artisans, productive and housing societies, etc.

Faellesforeningen for Danmarks Brugsforeninger (FDB), *Róskildevej 65, 2620 Albertslund*. Tel. 64-88-11.

Affiliated societies (1969): 1,742; membership: 839,000; turnover: 4,032 mill. D.Kr.; Wholesale turnover: 2,198 mill. D.Kr.; own production: 741 mill. D.Kr.

Egypt: Central Agricultural Co-operative Union, *132 Eltahrir Street, Dokky, Cairo*.

Fiji: Fiji Co-operative Union, *Registry of Co-operative Societies, Co-operative Department Suva, Fiji*.

Finland: Suomen Osuuskauppojen Keskus-kunta (S.O.K.), (Finnish Co-operative Wholesale Society), *Vilhonkatu 7, 00101 Helsinki 10*.

Affiliated societies (1975): 220; Membership: 674,700; Wholesale turnover: Fmk 4,798.3 mill; Own production of SOK: Fmk 603.5 mill.

Yleinen Osuuskauppojen Liitto r.y. (Y.O.L.) (General Co-operative Union), *Vilhonkatu 7, 00101 Helsinki 10*.

Affiliated societies (1975): 220; Membership: 674,700; Turnover of societies: Fmk 7,373.2 mill; Total production of affiliated societies: Fmk 85.6 mill.

Kulutusuuskuntien Keskusliitto (K.K.), r.y., *P.O. Box 740, 00101 Helsinki 10*. Tel. 170491

Affiliated societies (1975): 66; Membership: 683,340; Turnover of societies: Fmk 4,190 mill.

Keskusosuusliike O.T.K. (Central Co-operative Society) O.T.K., *P.O. Box 120, 00101 Helsinki 10*. Tel. 750731.

Affiliated societies (1975) 66; turnover: Fmk 3,244 mill; own production: Fmk 906 mill.

Pellervo Seura, Central Organisation of Farmers' Co-operatives, *Simonkatu 6, P.O. Box 77, 00101 Helsinki 10*. Tel. 602066.

Affiliated organisations (1973): 9 central organisations; 885 societies.

Pohja Yhtymä, *Runeberginkatu 5, 00101 Helsinki 10*.

France: Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt*. Tel. 604.91.78.

Société Générale des Coopératives de Consommation, *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt*. Tel. 604.91.78.

Confédération Générales des Sociétés Coopératives Ouvrières de Production, *37 Rue Jean-Leclaire, 75017 Paris*. Tel. 627.89.58.

Banque Française de Crédit Coopératif, *88 rue de Courcelles, 75008 Paris*. Tel. 227-48-03.

Confédération Nationale de la Coopération, de la Mutualité et du Crédit Agricoles, *129 Bd. St. Germain, 75006 Paris*. Tel. 033-93-31.

Confédération Nationale de Crédit Mutuel, *29 avenue MacMahon, 75001 Paris*.

Caisse Nationale de Crédit Agricole, 91-93 Boulevard Pasteur, 75015 Paris. Tel. 273-90-00.

Fédération Nationale des Sociétés Coopératives d'Habitation à Loyer Modéré (H.L.M.), 20 rue de Richelieu, 75001 Paris. Tel. 266-4520.

Confédération des Coopératives de Construction et d'Habitation, 23 rue du Dôme, 92100 Boulogne.

Confédération des Organismes de Crédit Maritime Mutuel, 18 bis, Avenue Hoche, 75008 Paris. Tel. 267-14-50.

Gambia (The): Gambia Co-operative Union Ltd., P.O. Box 505, Banjul. Tel. 581.

German Democratic Republic: Verband der Konsumgenossenschaften der DDR, *Stresemannstrasse 128, 108 Berlin.* Tel. 22-38-0. Affiliated societies (1975): 198; Membership: 4,275,141; Shops: 32,000; Turnover: 27.9 Milliard Mark.

Federal Republic of Germany: Bund deutscher Konsumgenossenschaften G.m.b.H., *Besenbinderhof 43, (2) Hamburg 1.* Tel. 284-4001. Affiliated societies (December 1969): 115; membership (end of 1969): 2,235,000; turnover (1969): D.M. 4,827 milliards.

Coop Handels- und Produktions-AG (HAPRO), Besenbinderhof 43, Postfach 101022, 200 Hamburg 1. Tel. 284-1.

Gesamtverband gemeinnütziger Wohnungsunternehmen e.V., Bismarckstrasse 7, 5000 Cologne 1. Tel. 52-31-81.

Volksfürsorge Lebensversicherung Aktiengesellschaft, An der Alster, (2) Hamburg 1.

Volksfürsorge deutsche Sachversicherung Aktiengesellschaft, Steinstrasse 27, (2) Hamburg 1.

Deutscher Raiffeisenverband e.V., Adenauerallee 127, 53 Bonn. Tel. (0-22-21) 1061.

Ghana: Ghana Co-operative Council Ltd., P.O. Box 2068, Accra.

Greece: Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, *El Venizelou 56, Athens 142.*

Guyana: Guyana Co-operative Union Ltd., *Ministerial Buildings, High Street and Brickdam, Georgetown.*

Haiti: Caisse Populaire Dominique Savio, *57 Rue Rigaud, Pétiön-Ville.*

Hungary: National Council of Consumers' Co-operative Societies (SZOVOSZ), *Szabadság tér 14, Budapest V.* Tel. 113-600; 112-800.

National Council of Industrial Co-operatives, OKISZ, Postafiók 172, 1143, Budapest 70. Tel. 188-800; 188-806.

National Co-operative Council, P.O. Box 616, H.1373 Budapest V. Tel. 113-600; 112-800.

National Council of Agricultural Co-operatives, Akademis ucta 1-3, Budapest V. Tel. 113-600; 112-800.

Iceland: Samband Isl. Samvinnufélag, P.O. Box 180, Samband House, Reykjavik. Tel. 28200.

India: National Co-operative Union of India, *Building No. 56 (6th Floor) Nehru Place, New Delhi-110024.* Tel. 634369

National Agricultural Cooperative Marketing Federation Ltd., Sapna Building, 54 East of Kailash, New Delhi-110024.

National Cooperative Consumers' Federation Ltd., 25 Ring Road, Lajpat Nagar-IV, New Delhi-110024. Tel. 624521.

All India Central Land Development Banks' Federation, Shivshakti, 2nd Floor B. G. Kher Road, Worli, Bombay 400018.

Indonesia: Dewan Koperasi Indonesia, *Jalan Jendral Gatot Subroto, Komplek POSDIKKOP, Djakarta.* Tel. 74081-88.

Iran: Sepah Consumers' Co-operative Society, *Avenue Amir-abad shomali, Iran Novin corner, Teheran.* Tel. 636001/2/3.

Credit and Housing Co-operative Society of Iran, 20-22 Shahabad Avenue, Teheran.

Central Organisation for Rural Co-operatives of Iran, 357 Pahlavi Avenue, Teheran. Tel. 64210.

Consumers' and Services Co-operative Society for the Ministry of Labour and Social Affairs Employees, Ministry of Labour and Social Affairs, Teheran.

Iraq: General Co-operative Union, *POB 5764 Baghdad.* Tel. 86520.

Irish Republic: Co-operative Development Society Ltd., *35 Lower Gardiner Street, Dublin.*

Israel: General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim" Ltd., *P.O.B. 303, Tel-Aviv.* Tel. 46111-35. Affiliated societies and companies (1963): 1,855 in all branches.

'Haikar' Audit Union of Agricultural Societies of the Farmers' Federations in Israel, 8 Kaplan Street, P.O.B. 209 Tel-Aviv. Tel. 250881.

"Bahan" Audit Union of Agricultural Co-operative Societies in Israel, 47 Nachmani Street, P.O.B. 622, Tel-Aviv. Tel. 614933.

Italy: Lega Nazionale delle Cooperative e Mutue, Via Guattani 9, 00161 Rome. Tel. 868-141/2-4. Confederazione Cooperative Italiane, Borgo Santo Spirito 78, 00193 Rome. Tel. 653-875; 565-605; 565-614.

Associazione Generale delle Cooperative Italiane Via Belluno 16, 00161 Rome. Tel. 859198 857096.

Japan: Nippon Seikatsu Kyodokumiai Rengokai (Japanese Consumers' Co-operative Union), 1-13, 4-chome, Sendagaya, Shibuya-ku, Tokyo. Tel. Tokyo (404) 3231.

Zenkoku Nogyokyodokumiai Chuokai (Central Union of Agricultural Co-operatives), 8-3, 1-chome, Otemachi, Chiyoda-ku, Tokyo.

Zenkoku Gyogyo Kyodokumiai Rengokai (National Federation of Fisheries Co-operative Associations), Co-op Building, 7th floor, 1-12 Uchikanda 1 chome, Chiyoda-ku, Tokyo 101.

National Federation of Forest Owners' Co-operative Associations, Co-operative Building, 8th Floor, 1-12 1 chome Uchikanda, Chiyoda-ku, Tokyo 101.

Norin Chukin Bank (Central Co-operative Bank for Agriculture and Forestry), 8-3 1 chome Otemachi, Chiyoda-ku, Tokyo.

Hokkaido Federation of Cooperative Fishery Associations, West 7, North 3, Cho-ku, Sapporo. Tel: 231-2161.

Jordan: Jordan Co-operative Organisation, P.O.B. 1343, Amman. Tel. 23101/3.

Kenya: Kenya National Federation of Co-operatives Ltd., P.O.B. 49768, Nairobi. Tel. 21487; 32106/7.

Korea: National Agricultural Co-operative Federation, 75, 1st Street, Chung-Jong-Ro, So-daemun-ku, Seoul. Tel. 73-0021; 75-2681.

Malaysia: Co-operative Union of Malaysia Ltd., Peti Surat 817, Kuala Lumpur. Tel. 23903.

Co-operative Central Bank Ltd., 29 Leboh Ampang, P.O. Box 685, Kuala Lumpur. Tel. 26531/4.

Co-operative Bank of Malaysia Ltd., 140 Jalan Ipoh, Peti Surat 1024, Kuala Lumpur. Tel. 299677; 299679.

Sarawak Co-operative Central Bank Ltd., Kuching, Sarawak.

Malaysian Co-operative Insurance Society Ltd., 36 Jalan Ampang, P.O. Box 817, Kuala Lumpur. Tel. 87915/6.

Angkatan Kerjasama Kebangsaan Malaysia Berhad (ANGKASA), Jalan Templer: Petaling Jaya, Selangor.

Federation of Housing Cooperatives, Bangunan CCB, 29 Leboh Ampang, Kuala Lumpur.

Malta: Farmers' Central Co-operative Society Ltd., New Building, Middleman Street, Marsa Tel. Cent 24896.

Mauritius: Mauritius Co-operative Union, Co-operation House, Dumas Street, Port Louis. Tel. 822.

Morocco: Union Nationale des Coopératives agricoles laitières, Rue Patrice Lumumba, B.P. 569, Rabat-Chellah.

Netherlands: Dutch Federation of Workers' Productive Co-operative Societies Nieuwe Gracht 5, Utrecht. Tel: 331 331

Nigeria: Co-operative Union of Western Nigeria, Ltd., c/o Co-operative Buildings, New Court Road, P.M.B. 5101, Ibadan. Tel. 24399; 24446.

Lagos Co-operative Union Ltd., Co-operative Office, 147 Yakubu Gowon Street, Lagos. Tel. 58920/85.

Mid-Western Nigeria Co-operative Federation Ltd., Private Mail Bag 1021, No. 4 Murtala Mohammed Road, Benin City, Mid-Western State. Tel. 594.

Co-operative Federation of Nigeria Ltd., Private Mail Bag 5101, c/o Co-operative Building, Ibadan. Tel: 24446, 24399.

Norway: Norges Kooperativ Landsforening Revierstredet 2, Post Box 451, Sentrum, Oslo 1. Tel. 20-62-90. Telex: 19 540 H.Q.

Affiliated societies (1974): 715; membership: 436,716; turnover of local societies: N.Cr. 4,433 mill. (exc. VAT); turnover of NKL: N.Cr. 1,759 mill. (exc. VAT).

Norske Boligbyggelags Landsforbund (NBBL), Trondheimsveien 84-86, Oslo 5. Tel. 37-29-70.

Pakistan: West Pakistan Co-operative Union Ltd., 11 Masson Road, P.O.B. 905, Lahore 1. Tel. 54203.

Karachi Central Co-operative Bank Ltd., 14 Laxmi Building, Bunder Road, Karachi 2. Tel. 36185.

Karachi Co-operative Housing Societies' Union, Shaheed-e-Millat Road, Karachi 5. Tel. 40244.

Karachi Co-operative Union Ltd., Co-operative House, Shaheed-e-Millat Road, Karachi 5. Tel. 230289.

Fishermen's Co-operative Society Ltd. (FISCOS), Fish Harbour, West Wharf Road, P.O. Box 5328, Karachi. Tel. 229101; 224457.

Sind Baluchistan Provincial Co-operative Bank Ltd., Provincial Co-operative Bank Bldg., Serai Road, P.O. Box 4705, Karachi 2. Tel. 32361; 37290: 34736.

Peru: Cooperativa de Seguros del Perú Ltda., No. 170, *Maximo Abril 552, Lima.* Tel. 46769.

Banco Nacional de las Cooperativas del Perú Ltda., 1 Av. Tacna 411, *Apartado 4895, Lima.* Tel. 276569.

Cooperativa de Credito Central del Peru Ltda. *Antonio Miro Quesada 247, Of. 407, Lima.* Tel. 27-3752.

Philippines: Central Co-operative Exchange Inc., *P.O.B. 1968, Manila.* Tel. 7-60-09.

Cooperative Insurance System of the Philippines Inc., *300 De La Merced (Delta) Building, West Avenue, (POB 419, Araneta Centre) Quezon City.* Tel: 97-35-68.

Grains Marketing Co-operative of the Philippines "Gramacop" Inc., *107-D Arellano Street, Calocan City.* Tel. 23-91-40.

Filipino Cooperative Wholesale Soc. Inc., *P.O. Box 4439, Manila.*

Poland: Central Agricultural Union of "Peasant Self-Aid" Co-operatives, *Kopernika 30, Warsaw.* Tel. 26-39-69; 26-10-81.

Central Union of Building and Housing Co-operatives, *Ul. Marchlewskiego 13, Warsaw.* Tel. 20-90-29.

"Spolem"—Union of Consumer Co-operatives, *Grazyny 13, Warsaw.* Tel. 45-32-41.

Central Union of Work Co-operatives, *Surawia 47, Warsaw.* Tel. 28-51-86.

Supreme Co-operative Council, *Ul. Jasna 1, Warsaw.* Tel. Warsaw 26-72-21; 27-13-26.

Portugal: UNICOOPE, *Rua Alvaro Gomes 112 3292 Porto.* Tel. 684606.

Puerto Rico: Co-operative League of Puerto Rico, *458 Fernando Calder, Apartado 707, GPO San Juan.* Tel. 764-2727.

Romania: Uniunea Centrala a Cooperativelor de Consum, "Centrocoop", *Strada Brezoianu 31, Sectorul 7, Bucharest.* Tel. 16-00-10; 13-87-31. 1973: Associated 2,860 Consumers' Co-operatives in 39 District Unions; membership: 7.5 mill.; 32,300 retail shops of which 10,000 public catering units, 39 district commercial enterprises, 19 production enterprises, 6 building enterprises, 23,500 servicing units; 970 bakeries, 18 educational centres.

Central Union of Handicraft Co-operatives, "UCECOM", *46, Calea Plevnei Street, Sector VII, Bucharest.* Tel. 13-16-48.

Uniunea Nationala a Cooperativelor Agricole de Productie, "Uncap", *25 Bd. Gheorghe Gheorghio-Dej, Bucharest.*

Singapore: Singapore Co-operative Union Ltd., *Post Box 366; Office and Library: 3-J/K Clifford House, Singapore 1.*

Sri Lanka: National Co-operative Council of Sri Lanka, *P.O. Box 1669, Co-operative House, 455 Galle Road, Colombo 3.* Tel. 85496.

Sweden: Kooperativa Förbundet, *S-104 65 Stocknoim 15.* Tel. 743 10 00

Affiliated consumer societies (1974): 196; membership: 1.8 mill.; total turnover of consumer societies: Kr. 11,323 mill.; turnover of K.F.: Kr. 10,414 mill. (thereof Kr. 6,424 mill. to affiliated consumer societies); K.F.'s own production: Kr. 4,818 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,479 mill.; of affiliated societies: Kr. 1,463 mill.

HSB:s Riksförbundet ek. för., *Fack, S-100 21 Stockholm 18.* Tel. 54 05 40.

Affiliated building societies (1974): 88; membership: 339,992; No. of completed units: 347,871; production value: Kr. 18,921 mill.

Svenska Riksbyggen, *Hagagatan 2, P.O. Box 19015, S-104 32 Stockholm 19.* Tel. 34-05-20.

Folksam Insurance Group, *Folksam Building, Bohusgatan 14, S-104 60 Stockholm.* Tel. 22-01-00.

Lantbrukarnas Riksförbundet, *S-105 33 Stockholm 3.* Tel. 14-16-00.

Kooperativa Gilleförbundet, *S-104 65 Stockholm 15.* Tel. (08)44-90-60; (08)44-95-60.

Switzerland: Coop Schweiz, *Thiersteinerallee 14, CH 4002 Basle.* Tel. (061)35-50-50.

Affiliated organisations (1972): 186; retail outlets: 1,938; membership: 897,054; Coop total turnover: Fr. 4,135 mill.; Coop retail turnover: Fr. 3,463 mill.; Coop Schweiz wholesale turnover: Fr. 2,086 mill.

Verband sozialer Baubetriebe, c/o *SBHV., Sihlpostfach, Zürich.*

Genossenschaftliche Zentralbank, *Aeschenplatz 3, CH 4002 Basle.* Tel. (061) 23-84-00.

CO-OP Lebensversicherungs-Genossenschaft, *Aeschenvorstadt 67, CH 4002 Basle.*

Tanzania: Co-operative Union of Tanganyika Ltd., *National Co-operative Building, P.O. Box 2567, Dar-es-Salaam.* Tel. 23077; 23344; 23347.

Thailand: Co-operative League of Thailand, *4 Pichai Road, Dusit, Bangkok.* Tel. 811414.

Turkey: Türk Kooperatifcilik Kurumu (Turkish Co-operative Association), *Mithatpasa Caddesi 38, Yenisehir, Ankara.* Tel. 12-43-73.

Uganda: Uganda Co-operative Alliance, *P.O.B. 2215, Kampala.* Tel. 56984/6.

U.S.S.R.: Central Union of Consumer Societies "Centrosoyus", B, *Tcherkassky per 15, 103626, Moscow*. Tel. 221 7253.
Consumers societies (1970): 14,868; members: 59,637 mill.; shops: 369,700.

United Kingdom: Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M6J 0AS*. Tel. 061-834 0975.

Co-operative Wholesale Society Ltd., *P.O.B. 53, New Century House, Corporation Street, Manchester M60 4ES*. Tel. 061-834 1212.

Co-operative Insurance Society Ltd., *Miller Street, Manchester M60 0AL*. Tel. 061-832 8686.

Co-operative Bank Ltd., *P.O. Box 101, New Century House, Manchester M60 4ES*. Tel. 061-834 8687.

Plunkett Foundation for Co-operative Studies, *31 St. Giles', Oxford OX1 3LF*. Tel. 0865-53960,

Uruguay: Centro Cooperativista Uruguayo, *Dante 2252 Montevideo*. Tel. 41-25-41; 40-90-66.

U.S.A.: Co-operative League of the U.S.A., *1828 L Street, NW, Washington, D.C. 20036*. Tel. (202) 872-0550.

Yugoslavia: Glavni Zadruzni Savez FNRJ, *Terazije 23/VI, POB 47, 11001 Belgrade*, Tel. 30-947/9.

Zaire: Centrale Générale des Coopératives Angolaises, *B.P. 6039, Kinshasa 1*.

Zambia: Zambia Co-operative Federation Ltd., *P.O. Box 3579, Lusaka*.

INTERNATIONAL ORGANIZATIONS

Organization of the Cooperatives of America, *Baltazar La Torre 1056, San isidro, Lima, Peru* (POB 4657 Correo Central).

Nordisk Andelsforbund (Scandinavia), *3 Axel-torv 1609 Copenhagen V, Denmark*. Tel. 15-15-33.

International Co-operative Bank Co. Ltd. (INGEBA), *Aeschengraben 12, P.O.B. 243, CH 4010 Basle, Switzerland*. Tel. 23-58-27.

International Co-operative Petroleum Association, *28 West 44th Street, New York, N.Y. 10036, U.S.A.* Tel. LA 4-4455.

Sociedad Interamericana de Desarrollo y Financiamiento Cooperativo (SIDEFCOOP), *Casilla de Correo 4311, Buenos Aires, Argentina*.

International Co-operative Housing Development Association (ICHDA), *1001-15th Street, N.W., Washington D.C. 20005*. Tel. 202-737-3420.

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Review of
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Cooperation





Review of International Co-operation

Volume 69 No 6 1976

Published bi-monthly



In this issue

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TO OUR READERS

Commencing with No. 1 of Volume 70 (1977), the *Review of International Co-operation* will be published quarterly in A5 size. This will offer a wider coverage of subjects, allowing the *Review* to be not just the official organ through which the International Co-operative Alliance discharges part of its function of international co-operative leadership but, with its increased number of pages, a forum for discussion of every issue of Co-operative theory and practice of significance for the International Co-operative Movement.

These changes have also become necessary partly because the present paper size has gone off the market and is therefore uneconomic, partly that *Review* subscription charges have lagged behind the continuously rising costs of printing, paper, postage and labour, calling for a review of the financial factors by the ICA Authorities.

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Review of INTERNATIONAL CO-OPERATION

The official Organ of the International Co-operative Alliance

Editor: J. H. Ollman

Vol 69 No 6

1976

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Co-operative Education

“ All co-operative societies should make provision for the education of their members, officers, and employees and of the general public, in the principles and techniques of Co-operation, both economic and democratic.”—Resolution adopted by the ICA 23rd Congress (Vienna 1966).

Extract from the Report of the ICA Commission on Co-operative Principles (1966):

It is no mere coincidence that so many eminent pioneers and leaders of Co-operation have been also great popular educators. The effort to reshape the economic system on the basis of Co-operative principles requires a different discipline from those of either individual or governmental enterprises. Co-operation as a form of mutual aid appeals to other motives than man's selfish or self-regarding impulses or obedience to duly-constituted authority. Collective self-discipline is not a wild or self-propagating, but a cultivated growth. Co-operation requires of those who would practise it effectively the acceptance of new ideas, new standards of conduct, new habits of thought and behaviour, based on the superior values of co-operative association. No co-operative institution, therefore, can be indifferent, in its own interest and for its own survival, to the need for educating its members in appropriate ways.

For the purposes of Co-operation, however, education needs to be defined in a very broad sense which includes academic education of more than one kind but much besides. It includes both what people learn and how they learn it. Every phase of experience, which adds to people's knowledge, develops their faculties and skill, widens their outlook, trains them to work harmoniously and effectively with their fellows and inspires them to fulfil their responsibilities as men or women and citizens, can have educational significance for Co-operation. Less and less in the contemporary world can education be

limited to what is learnt in schools and colleges at special periods of people's lives. The Co-operative concept is of education as a life-long process.

All persons engaged in Co-operation need to participate in this process of education and re-education. For the present discussion they can be divided into three groups. There are, first, the members, those in whose interests co-operatives are established and who, because of their democratic constitution, collectively exercise supreme authority over them: There are, in the second place, the office-holders, whether they are the members' elected representatives or professionals employed by the co-operatives. The education which both these groups require consists mainly of knowledge, the acquisition of technical skill, and a training in co-operative conduct and behaviour. The knowledge must be as accurate, as systematic and as up to date as they have time and capacity to absorb. It will include not only knowledge of the special forms of co-operation in which they are engaged but also knowledge of the economic and social environment in which their societies operate.

In respect of the elected officers it will include a great deal of business knowledge; in respect of the professional employees it will include all that will make them at least as competent as those engaged on the corresponding levels of the private and public sectors of economy. The employees will also need the best available training in the appropriate techniques, that

is obvious. It is not so obvious and therefore needs emphasis, that the democratic processes of co-operation need technical skill quite as much as the economic, and that the members and their representatives need to be trained to use these processes skilfully and effectively to their society's advantage. Without drawing hard and fast lines, it may be said that the education of the members forms part of adult education and is carried on today in a decentralised manner by methods of discussion and various kinds of group work, whereas the education of employees and officials for careers in the Co-operative Movement is carried on in technical training institutions and universities. The establishment by national co-operative organisations of central co-operative colleges and training schools is today, it is gratifying to note, becoming normal. The number of universities with special institutes or departments for co-operative studies and research is also on the increase.

The third group consists of people who are potentially, rather than actually co-operators — the greater public still outside the Movement's membership. More and more, with the passage of time, the Co-operative Movement will be obliged, if it is to make headway, to keep the public better informed than in the past about its aims, its organisation and methods, its achievements and its plans for the future. Further, when it has a point of view justified by its own experience, which needs to be put in the interests of the whole body of consumers or producers on an issue of public policy, it should speak out with clarity and force. The battle for the acceptance of co-operative ideas has to be fought in the intellectual, as well as the economic field.

In the view of the Commission, education of appropriate kinds for the different groups of persons who make up all but the very simplest of co-operative societies is a necessary responsibility of co-operative institutions. It by no means follows that they all have to provide every

kind of education they require. The expansion of national systems of public instruction can and will take some of co-operators' educational burdens off their shoulders. Nevertheless, it will not relieve the Co-operative Movement of the educational responsibility it alone can discharge of educating people in the ideals of co-operation and the proper methods of applying its principles in given circumstances. It cannot devolve this function on any other institution. Of course, the many thousands of small co-operative societies in remote neighbourhoods have few resources for educational work. It is therefore the duty of the secondary organisations, more particularly the unions and federations which undertake promotional and supervisory functions, to provide all kinds of assistance — publications and audio-visual aids as well as technical guidance — which will ensure that there is in every locality a nucleus of alert, reasonably well-informed co-operators with an outlook extending beyond the area of their primary society.

The Commission would emphasise the fact, of which co-operative educationists have become increasingly aware in recent years, that the movement's educational standards must be constantly rising if they are to match those of the outside world. The structural changes which the Movement in many countries is now being obliged to make, with all the concentration and construction of larger-scale operating units they entail, demand at the highest level personnel with experience in and training for management and administration equal to the best employed elsewhere. This problem of education is plainly insoluble apart from problems of recruitment, remuneration and promotion, but its emergence is evidence that the time has come, if it is not overdue, when the Co-operative Movement has to regard its educational activity much more seriously than it has often done in the past. It should define its educational problems in much broader and more comprehensive terms and provide in its budget sufficient funds

for a well-planned educational programme.

As one example, the Commission would refer to the idea of the co-operation of co-operative organisations discussed in a later passage of this report. More and more this co-operation will have to be organised and carried on across national frontiers and from continent to continent. It is a fundamental task of the International Co-operative Alliance to promote and assist its extension, while serving itself as an instrument of collaboration for an increasing number of purposes. It should be self-evident that training for this kind of international co-operation is something which will inevitably outrun the capacity of the national co-operative schools to provide. Training for international co-operation must be established on an international basis. The Commission would therefore point out that the idea of setting up, under the auspices of the International Co-operative Alliance and in close association with its Secretariat, a co-operative education centre and training institute, is already an old project of which the Authorities of the Alliance have more than once signified their approval. Such an institute, with an international staff recruited from the most eminent co-operative educators of the world, is needed to produce leaders capable of spearheading the

accelerated development of co-operation on the international level now within the Movement's reach. The time has gone by for small beginnings. The Alliance's resources are too small to permit it to undertake this task alone. The national institutions, especially those powerful organisations now operating in the field of trade and finance, should join together and come to its assistance, not least in the interests of their own future development.

The Commission has no hesitation in accepting education as a principle of Co-operation—as the principle, in fact, which makes possible the effective observance and application of the rest. For the principles of Co-operation are more than verbal formulae, more than articles in a rule book, to be literally interpreted. In the last analysis the principles embody the spirit of Co-operation, which has to be awakened and renewed in every fresh generation that takes over the work of the Movement from its predecessors. That awakening and renewal depend, more than anything, upon the care and assiduity with which each generation keeps the torch of education aflame.

The Report of the ICA Commission on Co-operative Principles, is available from ICA, London, price £0.75.

CONFERENCE de L'EDUCATION COOPERATIVE



New perspectives in Co-operative Education

by **Trevor Bottomley**, ICA Secretary for Education

The huckster, in a children's folk story, advertised 'new lamps for old' in the hope of persuading the unwary owner of an old, but valuable, lantern to exchange it for a modern, seemingly attractive, but much less valuable imitation. The moral of the story was: beware — the new is not always to be preferred to the old; and certainly that the blandishments of the salesman are no guide to value. There was, of course, no such implied suggestion in the theme title of the 1976 International Conference on Co-operative Education 'New Perspectives

in Co-operative Education'. On the contrary, the assertion here was that, basically, our objectives and responsibilities remain the same, but that changing conditions, technology and problems call for different and improved approaches. We need, sometimes, to take a new look at what we are doing and at how we are doing it.

Programmes and policies which effectively respond to contemporary needs are a carefully balanced mix of attachment to traditional objectives, and the use of facilities and methods which are appropriate

and responsive to present conditions. In co-operative education, our broad objectives remain largely unchanged through the years. They are to foster and sustain the democratic structure and vigour of the movement; to advocate the relevance of co-operative principles in promoting social and economic change; and to improve the efficiency of co-operative service. The agencies, methods or techniques we employ in pursuit of those objectives are adapted to meet the changing circumstances within which we work; and to take advantage of new technologies and approaches as they are developed. In taking this theme, the conference sought to identify and consider some new approaches to traditional concerns. The particular items selected for that exercise were not, necessarily, the most urgent or significant of the challenges confronting co-operative educationists at this time. But in their variety, they did offer a representative selection from the wide range of our work. Also, each illustrates how change in the social, economic and technological environment within which we operate conditions the attitudes we adopt and the methods we employ, or should do.

Co-operative Management

The first topic, 'Training for Co-operative Management' provided an opportunity to review contemporary approaches to management training and in particular the methods and techniques being used. Throughout its history, the co-operative movement has necessarily had to provide adequate facilities for management training. Where it has not done so, the efficiency of both co-operative democracy and co-operative service has been impaired. In the co-operative movements of the developing countries, training for managers and committee members is readily identified as one of the most important requirements for vigorous and successful co-operative

enterprise. The efficiency of co-operative management, it is generally accepted, will depend on the facilities and content of management training, and responsibility for such training belongs properly to the movement itself.

The co-operative manager operates within the particular and challenging setting of co-operative democracy. His role is participative in a much more meaningful sense than that of the manager of even the most progressive firms in 'enlightened' private enterprise, or in state enterprise. If he is to be effective, the co-operative manager has both to stimulate, and respond to, the democratic nature of co-operative organisation. He has, in particular, a special relationship to his committee. By the same token, the educational requirements of committee members are in turn influenced by their own area of managerial responsibility and their relation to the manager. This particular characteristic of co-operative management, therefore, sets the philosophical framework of co-operative management education. Within that setting, however, the changing technological environment affects both the technical content of the training and the teaching methods employed.

Two examples of changes in management technology will illustrate effects on content. There has in recent years been a substantial shift of emphasis in the concepts and practice of management. So-called 'scientific management', which emphasised a hierarchical and authoritarian structure based on centralised decision-making, is no longer in vogue. It has been replaced by a results-oriented, participative style of management in which inter-relationships, communication and the motivation of personnel at all levels to exercise initiative are recognised as important features. It is, incidentally, an approach to the techniques of management well suited to co-operative attitudes.*

*A valuable discussion on this is included in ICA Studies and Reports No 8, a Report of the 39th International Co-operative Seminar on 'Co-operative Management for the 1970's'. Price 50p, ICA London.

At the same time, the manager and committee member of today has to be more skilled in the interpretation of information and its relevance to decision-making. Computerised techniques have made a great mass of data readily available on all aspects of business organisations. Deciding what information is required, how it should be presented and its use in the processes of control, development and organisation is of great importance in contemporary management operations.

Similarly, the techniques of learning and teaching have changed. In line with other progressive teaching institutions, most co-operative colleges and training centres have long moved from reliance on the stereotyped lecture method of presentation. They now employ a wide variety of teaching techniques. Indeed, the emphasis these days has moved from teaching to learning—a shift which identifies the true purpose of education. It is realised, for example, that the participatory, problem-solving, and decision-making functions of management are best learned in situations which engage the student in the realistic exercise of these functions. So case studies, management games, and other participative teaching methods are widely used. The Co-operative Education Materials Advisory Service (CEMAS), which is the subject of another article in this issue of the *Review*, is providing a valuable service of improving the flow of suitable material for use in this connection.

A New Economic Order

The second topic discussed at the Education Conference illustrated a very different aspect of the varied tasks of co-operative education. Co-operative philosophy and practice have much to offer to consideration of a new world economic order governed by the principles of equity and social justice. UNESCO has proposed that a meeting of international experts be convened to study the essential conditions and characteristics of an international ethic appropriate to this concept. Co-operators

would have much to contribute to such a study. The choice therefore of the topic 'Towards a New Economic Order—the Role of Co-operative Education' was entirely appropriate for a forward-looking discussion of co-operative responsibilities in a changing world. It illustrated again a new perspective on a traditional concern. Co-operators have always recognised the importance of providing, from their own resources, educational opportunity for members and potential members. This normally focuses upon the principles and practice of co-operation and the socio-economic setting within which co-operatives operate. The provision of such facilities is recognised as a basic responsibility within the context of co-operative principles.

Similarly, as organised groups of socially motivated citizens and members of a world-wide movement concerned with human welfare and progress, co-operators recognise the need to advocate and support measures designed to improve the lot of less-privileged peoples, and particularly the very poor. In the thrust, therefore, towards a new world economic order, the co-operative movement has a significant role to play in educating its own members and the public at large about the problems and opportunities involved. It will, in this context, be concerned with advocating the value of co-operatives as self-help, mutual-aid agencies offering proved experience in combining economic development with social justice. And with critically examining its own performance and relevance in a world in which radical change is both demanded and urgent.

In carrying forward both aspects of this exercise, the co-operative movement continues its long and honourable tradition in the field of adult education and adds to it a new dimension. The experience and facilities of the world co-operative movement can contribute greatly to a proper understanding of the scale of the problem and to the search for peaceful solutions.

An International Co-operative University?

For its third enquiry into new perspectives of traditional concerns, the conference turned to a more domestic discussion. For many years there has been speculation in international co-operative forums about the need for an international co-operative university which would act as a centre for higher academic and research studies in co-operative subjects. The notion has never to date been clearly defined, nor have the practical questions of objectives, organisation and finance been discussed in any detail. Nevertheless, there has been a persistent line of argument and advocacy for such an institute and it remains a matter of active consideration in international co-operative circles. The genesis of the proposal lies in the belief that there should be an international focal centre for providing and stimulating high-level academic research and study in co-operative philosophy and practice. The objectives of such an institution might be codified thus: to provide an international centre of learning and research in subjects of significance to the development and efficiency of co-operative enterprise in all fields; to study and demonstrate the role of co-operatives in helping to resolve the great problems of human progress; and to contribute to the growth of intellectual understanding of the essential nature of co-operative philosophy and practice.

The last time the possibility was considered in any detail was in 1931 when, under the leadership of Professor Charles Gide, proposals for such a project were formulated. Since that time there has of course been an enormous growth in the number of co-operative colleges provided by national movements and in the number of universities in many parts of the world which, in one way or another, provide facilities for co-operative study and research. It could well be argued that these centres, providing as they do a wide range and variety of courses, adequately and efficiently satisfy contemporary needs. Certainly the international co-operative

training centres (ICTCs) provided by several national movements as a service to developing countries have made an immense contribution to the training needs of those countries during the past thirty years. In 1974 the ICA set up the Advisory Group for International Training of Co-operators (AGITCOOP) to help increase the effectiveness of the ICTCs' work by providing an improved system of consultation, communication and collaboration between the various centres and between providers and users.

Nevertheless, there remains a case for considering whether or not at this point in time there is a need for a genuinely international centre for higher academic studies and research serving the whole international movement. The recent establishment of the United Nations University, which is conceived partly as an institution embracing and supporting several autonomous specialist institutes opens up the possibility of association with the UNU.

The conference discussed this interesting and imaginative concept within the framework of a thoughtful and thought-provoking paper presented by Professor H. Desroche, Director of the Collège Co-opératif, Paris. It is of course a topic which calls for much more detailed consideration, particularly of the practical aspects involved, and that discussion will be carried forward by AGITCOOP.

The conference did not seek to reach conclusions on any of these subjects. That was not its purpose. But in illustrating the need to objectively examine, from time to time, the work we do and the way we do it, it made a useful contribution to new thinking in each of them. Perhaps more importantly, it made a significant point of relevance to the whole field of co-operative education. Our traditional objectives are constant. The agencies and methods we employ in pursuing them must be kept under continuing review. We do not seek to exchange old lamps for new. Only to ensure that the old lamps remain undimmed.

CEMAS—Co-operative Promotion of Education

by **Jacob Bjärsdal**, Project Director, Co-operative Education Materials Advisory Service (CEMAS), ICA, London

Promotion of Education

The co-operative principle of *promotion of education* has seemingly never really been held in dispute since the first co-operatives. But the questions of who should receive this education, and its content and form, have been the subject of much deliberation.

That this principle related primarily to education of the *members* was fairly self-evident. It was also obvious that there should be special education of the *elected leaders*, the members of the managing committees. In due course, education or training of *employed staff* also became necessary, and thus the co-operative triangle was provided for with its three cornerstones—members, committee and staff.

Adherence to this principle of education has indeed varied in degree among co-operators. In some cases, co-operative work has been purely a business operation while in others, the social approach has dominated, placing great stress on the education of members. These approaches are not mutually exclusive, and neither on its own truly represents the genuine co-operative idea.

There should be no contradiction between good commercial practice and education in co-operative operations. The successful running of a co-operative, which provides benefits to the members, requires that there is good education on all three sides of the triangle, as this is a necessary ingredient for efficiency and therefore for success. If this was not absolutely clear to

the Rochdale pioneers, it has become apparent during the last decades.

These days, efforts in the field of co-operative education, mostly along the lines just indicated, are as widespread as they are ambitious, and not least in the newly developing countries. There is a general mushrooming of co-operative colleges and education centres. Extensive programmes of education at co-operative grassroots level are also organised in many countries, even if they are often not as popular as is training at a higher level.

To a great extent, these activities have gone on independently of each other. In some countries co-operative education has been greatly influenced by, and heavily dependent upon the practices of *one* outside area, the country of origin of their hired co-operative adviser. Otherwise, there have been few efforts to learn from the experience of others in this field. There have been many cases of “re-inventing the wheel”, accompanied by many repeated mistakes along the way.

This lack of communication affects both the organisation and the content of education, and, in particular, the educational methods and materials. It means that the development of educational techniques, for example, has been universally slower than was really necessary. And if this applies *within* each language-grouping, it is even more in evidence *between* such areas, as virtually no exchange of information has taken place between one part of the world and another.

Co-operation between Co-operatives

Against this background, it is not surprising that an awareness has grown, among those involved in education, that the application of another of the co-operative principles is required—the principle of *co-operation between co-operatives*. Surely this is a field of activity where organised collaboration and exchange would be comparatively easy to arrange and where results would be quickly attained.

Within the International Co-operative Alliance, in 1970 at the ICA/UNESCO Co-operative Education Leaders' Conference at Jongny, Switzerland, there was discussion on the question of co-ordinating efforts in the field of co-operative education, particularly in and for the developing countries. At a Conference in Budapest in 1974 the Advisory Group for International Training of Co-operators (AGITCOOP) was set up as a vehicle for such co-ordination. One of the objectives of this group was to help member organisations to improve their training programmes and to avoid duplication of efforts in the preparation of study materials, teaching-aids, etc.

Prior to that, in 1973, in an initial attempt to create a preparatory instrument for the promotion of international collaboration and exchange in the field of co-operative education and training, a special project was launched at ICA Headquarters in London. It was sponsored by the Co-operative League of the USA (CLUSA) and was called the Co-operative Education Techniques project (CET).

The CET project was generally to aim at improving education materials and techniques in use, especially in the developing countries. The procedure it followed was first, to make an inventory of materials, techniques and programmes in current use; secondly, to make a study of the effectiveness of existing materials, and thirdly, to propose ways of improving the quality and quantity of materials and techniques available to co-operative education. It carried out these tasks success-

fully, and among its conclusions was the suggestion that the CET project should be followed by a permanent service of exchange and advice in this field.

An executive body

As a logical continuation of the CET project therefore a new unit, called the Co-operative Education Materials Advisory Service (CEMAS), was set up as part of the Education section of the ICA. Funds were provided for a three year period by the Swedish Co-operative Centre (partly drawn from SIDA). The unit went into operation in July 1975.

Its mission was to carry further into practical action the ideas for which the CET project had prepared the groundwork. It was to develop, logically, as the technical arm of AGITCOOP. Conversely, AGITCOOP would be an advisory council to the new agency.

Inventory and Exchange — a Clearing-house

The first task for CEMAS was to carry on the job, begun by CET, of establishing an extensive inventory of educational materials, and of classifying, indexing and storing this material so that it could be used for advisory purposes. It was decided to begin with material in English, with the intention of later expanding the scope to cover material in French and Spanish as well.

As this work progressed, CEMAS was able to offer its services to ICA member organisations, and also to other organisations and institutions involved in co-operative education and training. They were asked to indicate the sectors of education and the particular subjects on which they required advice about methods and materials currently in use or under preparation. This information would enable CEMAS to give the most helpful answer.

These inventory and advisory activities have been described as the "clearing house" function of CEMAS, a term borrowed from the world of banking, denoting an agency for collection and distribution. This does not imply, however,

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CO-OP

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EDITORIAL ROBLE

FINANCIAL MANAGEMENT in Co-operative Enterprises

A.E. Rasmussen

WHAT CANNOT BE DELEGATED
ONLY A BOARD CAN DO



NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION
2000 FLORIDA AVENUE, N.W.
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BETRIEBSWIRTSCHAFTSLEHRE

I. und II. Lehrbrief

VERLAGSSTELLE: Zentralverband der Arbeit, Kaufmannsvereine und des Einzelhandels
Herausgeber:
Eidgenössische

Samples from CEMAS inventory
Management Training

LAS BUENAS RELACIONES EN UNA COOPERATIVA



COOPERATIVES DEVELOPMENT PROGRAM
Phase 1
ORGANIZATION OF SAMBAHO MAYON

MANUAL OF OPERATIONS

MANUAL FOR INDIAN CO-OPERATIVES

THE FARMER AS COOPERATIVE DIRECTOR

WHO makes a CO-OP WORK?

Renforcer l'engage coopérative
par l'amélioration de la participation des sociétaires.

LESSON ON CORRESPONDENCE COURSE FOR CO-OPERATIVE SOCIETIES



JIFUNZE USHIRIKA
GUIDE TO THE MEMBER INFORMATION PAMPHLET

handbook on co-ops
No 2

Co-operative Member Guidance



co-op

Samples from CEMAS inventory
Member Education

that pieces of material are always literally distributed. Just as notes are not sent around the world by banks, just notifications of credit transfers, so CEMAS can send information and advice about material existing somewhere else, leaving it to the recipient of the information to ask for the material from its place of origin.

A network of resource centres

It was obvious that it would be an enormous undertaking to deal in just one place with educational material from all over the world. However, the solution to this problem was not difficult to find. ICA already had regional offices—for South East Asia in New Delhi, and for East and Central Africa in Moshi. It was decided to establish resource centres for CEMAS at both these places. It is also hoped that it will not be too long before such centres can be developed also for Latin America and for West Africa. There have also been suggestions recently that the Middle East should be the next area to be covered thereafter.

At the time of writing (November 1976), as a result of the inventory, at CEMAS, London, more than 800 items of education material have been classified and indexed. In the same way, at each of the CEMAS resource centres, at New Delhi and Moshi, between 100 and 200 items have been collected. Index cards are produced for all items in triplicate, so that each CEMAS centre has a record of all material held by the three offices collectively.

At the London and New Delhi offices, which have co-operative libraries, a system has been devised which provides CEMAS with ease of access and reference to material held in the libraries and which similarly makes CEMAS material available to the libraries for reference.

How then has this clearing-house been used up to now? At first, we at CEMAS have been somewhat restrained in offering our services until we felt confident in saying that we could offer information and advice based on a broad enough

knowledge of existing material. However, the response so far has been encouraging, and many requests, some of them very comprehensive, have arrived from various corners of the world.

Production of material

According to the plan, the second task for CEMAS was to produce education material in fields where it was felt to be lacking. This would not involve the production of material which would be used generally, as it was, in various countries. The intention was that the materials should be part manuals, mainly for teachers, and part prototypes or models which could be adapted to conditions in different parts of the world. Along these lines, CEMAS was to start a modest *production centre*.

Two manuals had already been planned and partly produced by the CET project and were taken over by CEMAS. They are in the fields of *co-operative education by radio* and that of *participative teaching methods*, both including a number of prototype specimens. They have been in great demand and second editions have just been produced of each of them. The handbook on participative teaching methods has been translated into Spanish, which represents a first effort to reach the Latin American area with material from CEMAS.

A further manual in the same series on educational methods will soon be ready for printing and is about *the correspondence method in co-operative education*. It will be in two parts, the first being a guide for organisers and administrators of correspondence units, the second a guide for course writers and tutors, containing six specimens of correspondence lessons on different subjects and for different types of students.

Another field to be served by a series of publications, soon to appear, is *co-operative book-keeping and management*. There is, in many countries, an obvious necessity for a simple, standardised system of book-keeping for co-operative societies.

CEMAS has chosen a system which has been successfully used in practice for some ten years, and will be publishing four separate manuals, each for a different type of co-operative society, to be followed later by an accounting manual.

CEMAS is producing a handbook on *the preparation and use of operating manuals* as a guide for managers and teachers involved with marketing and consumer societies. It will include a wide assortment of specimen forms and other documents, which can serve as models to be adapted to local conditions when the guide is used for training and as a handbook in the field.

Another publication in this series relates to *the use of annual reports and accounts* for educational purposes. This is a field in which a lot more could be done in all countries than is done at present, both in the developing and in otherwise more developed countries. The manual will deal in detail with ways of explaining and illustrating the reports and final accounts in such a manner as to make them comprehensible to interested members and also suggests the actions which members can take to receive information and suggest improvements in the running of their society.

In addition to the two series already mentioned, various other publications are at present under production. One item is a self-study booklet on *tropical agriculture for co-operative staff*; another is a *co-operator's dictionary*, which will comprise some 500 words and expressions with short explanations. A third publication will be the translation into English of a "minor classic" of co-operative thinking and practice—"La Coopération" by Georges Lasserre, a prominent French economist and co-operative philosopher.

CEMAS invites your collaboration

For the fullest possible benefit to be derived from our services, CEMAS relies on the interest, involvement and collaboration of co-operators throughout the world, particularly those dealing with co-operative education. We need to establish the broadest possible network of contacts throughout the co-operative field to enable our clearing-house function to operate efficiently.

Therefore, we invite readers of this *Review* to open up a dialogue with us. Please write to us if you have education material which you think could be put to use in countries other than your own. We shall be delighted to hear from you, whether you send the items themselves, or give us a list of them, or just write to establish contact.

On the other hand, if you think that you could benefit from the services of CEMAS, please write to us and tell us briefly for what purposes you require the information or advice, or let us know if you think any of our publications would be of use to you.

You can write to the London office of CEMAS, which is located at ICA Headquarters, or, if you live in one of the areas covered by the ICA Regional Offices, you can write to the CEMAS centres located there. You will find the addresses in the *Review* in the 'Affiliated Organisations' section at the back.

In all the ways described in this article, we at CEMAS, whether in London, New Delhi or Moshi, hope gradually to be able to make a modest but significant contribution to co-operative development, by merging two of our old and valuable principles into one—the *promotion of education by collaboration between co-operators*.

The Indore Project— an ICA/NCUI Co-operative Education Field Project

by

J. M. Rana, Director (Education), ICA Regional Office for S.E. Asia
and

V. N. Pandya, NCUI Project Officer, Indore Project

The following is a much abridged version of a detailed study, including statistical tables, prepared by Messrs. Rana and Pandya. Copies of the full study may be obtained from the ICA Regional Office, POB 3312, New Delhi 110-014, India.

Introduction

The Field Project was started by the ICA Regional Office and Education Centre for South-East Asia in collaboration with the National Co-operative Union of India (NCUI) with a view to carrying out intensive co-operative education for selected agricultural co-operatives and secondary organisations at the district level. It was hoped that such a project would provide experiences which might be of value to the Indian Co-operative Movement, and that experience of practical work at the ground level would enable the education personnel of the ICA Regional Office and Education Centre to render better service to other co-operative movements in the region of South-East Asia. The Project was started in February 1971 initially for a period of three years, was subsequently extended for another two years, and has again been provisionally extended. The Project is located in the Indore District of Madhya Pradesh State which is neither advanced nor a backward State in respect of co-operative development in India.

The overall objective of the Project is to contribute to the development of rural co-operative societies and thus to the social and economic improvement of their members. The detailed objectives of the Project were as follows:

(a) to carry out education programmes

for the employees, board members, and ordinary members (including active members, housewives and youth) of selected primary societies as part of the current and projected development programmes;

(b) to carry out educational activities for supervisory and extension personnel of secondary co-operative organisations such as the co-operative bank and marketing societies, and employees of co-operative departments, such as inspectors and supervisors, who come in direct contact with the primary societies;

(c) to experiment with and demonstrate successful approaches and techniques in co-operative education which could then be duplicated elsewhere;

(d) to produce educational material, manuals and audio-visual aids for use in the education project; and

(e) to involve co-operative institutions increasingly in the formulation and implementation of the project.

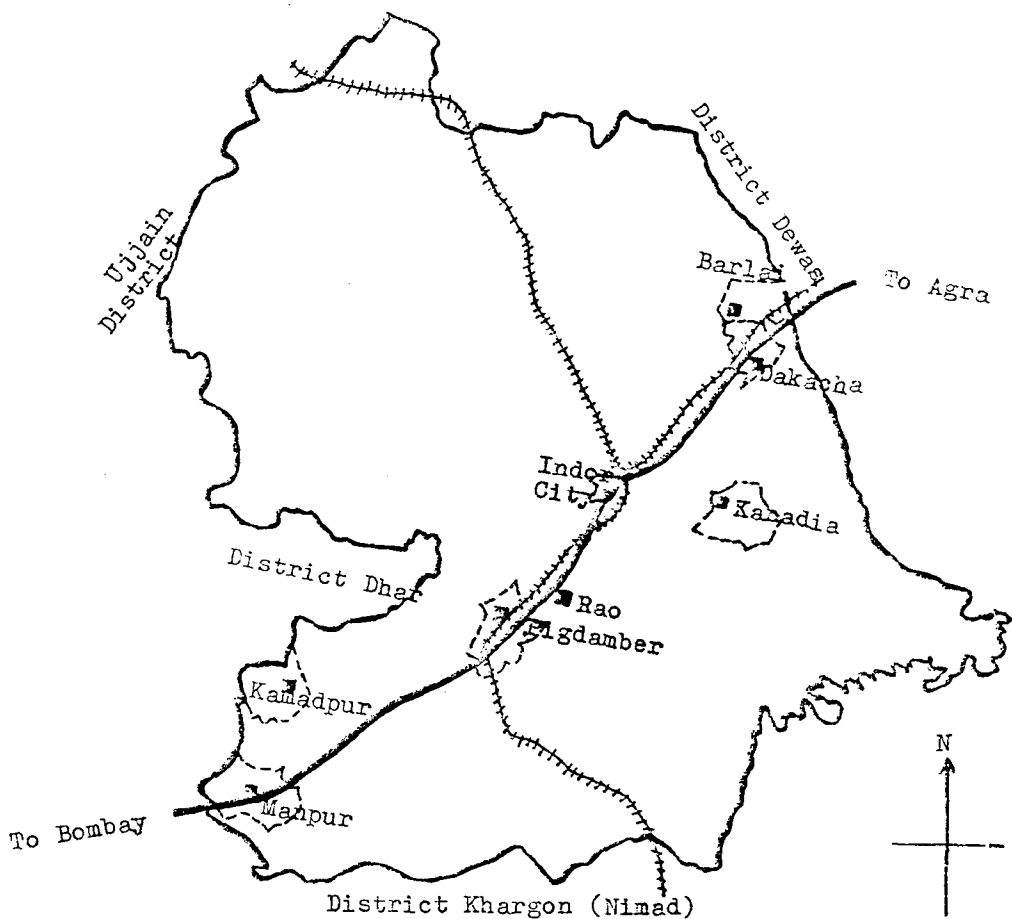
Generally the project operated with two educational instructors—the project officer and the co-operative educational instructor. In August 1974 a Farm Guidance Instructor was appointed. The Project Officer and the co-operative educational instructor were made available by the NCUI and the Madhya Pradesh State Co-operative Union respectively. A research officer was appointed on a temporary basis

General Information About Project Societies—1971

<i>Name of Society</i>	<i>Bank branch</i>	<i>Distance from Indore (in kms)</i>	<i>No. of villages covered</i>	<i>Total farm households</i>	<i>No. of members</i>	<i>No. of employees</i>	<i>Total land in acres</i>	<i>Main crops grown</i>
Barlai	Kshipra	26	2	399	145	2	4754	Wheat, Jowar, Gram, Maize, Sugarcane, Groundnut, Linseed, Vegetables.
Dakacha	Kshipra	19	2	365	115	2	4663	Wheat, Jowar, Gram, Maize, Cotton, Groundnut, Sugarcane.
Kamadpur	Manpur	49	6	453	139	1	5262	Wheat, Gram, Sugarcane, Potato, Vegetables.
Manpur	Manpur	43	11	899	212	1	9520	Wheat, Gram, Groundnut, Cotton, Potato, Sugarcane, Maize, Pulses.
Pigdamber	Rao	13	4	381	146	1	3715	Potato, Wheat, Gram, Sugarcane, Garlic, Vegetables.
Kanadia	Indore	9	3	476	178	1	7171	Wheat, Gram, Maize, Soyabean, Sugarcane.
Khajrana*	Indore	5	4	476	132	1	3755	Wheat, Sugarcane, Potato, Garlic, Vegetables, Jowar.
Bisnavda*	Indore	12	8	736	168	1	13605	Wheat, Potato, Sugarcane, Garlic, Vegetables.
Rangwasa* (large-sized society)	Rao	13	5	545	283	3	4919	Wheat, Sugarcane, Potato, Garlic, Vegetables.
Cold Store, Rao	Rao	10	13	3013	167	6	23208	Potato, Garlic, Sugarcane, Wheat, Vegetables.
TOTAL			58	7743	1685		80572	

*Concentrated effort in the above three societies was not continued due to lack of sufficient response from these three societies.

MAP OF INDORE DISTRICT Location and Area of Project Societies



to carry out the study of educational needs in the project societies.

Background about Indore District

Indore District is one of the 43 districts in Madhya Pradesh State which is located in the central part of India (Madhya Pradesh itself means central region). One of the smallest districts in the State, it has 665 villages with a population of 6.7 million. The average rainfall in the District is 946 mm a year. Agriculture in the district is dependent on the rains, the irrigated area being only 6.88% of the total cultivated

area. The main source of irrigation in the district is wells and tubewells. Generally two crops Kharif (autumn) and Rabi (winter) are taken. The principal crops grown are wheat, jowar, gram, pulses and maize. A small acreage is under cash crops such as cotton, groundnut, sugarcane, and vegetables. The methods of cultivation are traditional.

There are 127 primary agricultural service co-operative societies. A service co-operative is organised for one village or a group of villages covering a Panchayat* area. The district has four co-operative

*Panchayat is a local self-governing institution for a village or a group of villages.

marketing societies, one for each tehsil (a tehsil is an administrative sub-division of a district). There are over 30 dairy co-operatives in the district and three co-operative cold storage societies.

At the secondary level the following institutions serve the agricultural co-operatives: (i) the Indore District Co-operative Union, (ii) the Indore District Co-operative Bank and (iii) the Indore District Co-operative Land Development Bank.

Selection of Societies and other preliminary work

The Project Officer spent two months in 1971 studying the local situation through visits to the co-operatives in the district and discussions with representatives of co-operative institutions at the primary and secondary level and officers of the government departments engaged in rural development work. On the basis of this study four service co-operatives, one cold storage society, and five agricultural co-operatives were included in the Project area.

Selection of societies was made on a representative basis, to include agriculturally well-off as well as backward areas, and areas close to, and distant from Indore City. The societies were located on either side of the Bombay-Agra national highway. However, some villages covered by the societies were not approachable in the monsoon except on foot. The societies were generally of small size. Except for two societies, the membership of a society was below 200. Usually a society had one secretary-cum-manager (hereinafter called the Secretary) and one part-time messenger. When the project started its activities, the activity of almost all the service societies was advancing loans to farmers and recovering them.

Literacy level varied from society to society. But the percentage of literacy in the entire area covered by the project was around 20%. Literacy level was much lower among women than among men.

Local Advisory Group

A Local Advisory Group (LAG) consisting of the representatives of the co-operative and government agencies working in the district was set up to advise on the implementation of the co-operative education programme of the project.

Besides giving advice to the project, the LAG served as a unifying and educative force among the various secondary co-operative organisations in the district. The co-operators started thinking about various co-operative development projects, e.g. co-operative sugar factory, animal feedstuff co-operative factory, acquisition of tube-well drilling machinery, establishment of a co-operative education and development centre. A Report written in January 1974, stated "some of these ideas may appear today as dreams. But the very fact that the co-operative leaders of the district have started to have these 'dreams' is exceedingly significant".

Main Features

On the basis of the educational work carried out, the main features of the Project can be summarised as follows:

- (a) The educational approach was *developmental* and geared to solving the problems of co-operative societies in the project area and ensuring their development.
- (b) The project provided education to members, committee members and employees of primary co-operative societies as well as employees of district co-operative institutions and co-operative departments responsible for the supervision of primary societies. The approach in the project was *society-based* and not general.
- (c) The project provided education to the above group on a *continuing* basis.
- (d) An attempt was made to foster *better communication* among members, committee members and employees of co-operative societies by insisting that managers of societies attend committee members' courses and both managers and committee members attend members' camps.

(e) An *integrated* approach to education was followed whereby a proper study of societies was made by the project staff on the basis of which educational activities were planned. Both the primary societies and district institutions were actively *involved* in educational work.

(f) Continued attempts were made to maintain co-ordination with various governmental and other developmental agencies such as the government agricultural department, agricultural college, veterinary college and National Seeds Corporation.

(g) A farm guidance service was included for two of the societies.

Study of Educational Needs

It was provided in the project outline that a pre-project survey of the socio-economic background of the area, existing position of the societies, the various categories of persons and their training needs and potentiality of co-operative development, would be carried out. However, on the basis of our preliminary studies it was found that, generally speaking, there was little interest on *the part of the members and committee members* of primary co-operative societies in co-operative education. It would have been exceedingly difficult to attract them for education later on if they were put through the drab process of interviews etc., with the prolonged period needed for research study in view of the very limited staff with the project. Hence it was decided to start education work straightaway on the basis of the basic information gathered by the Project Officer from the different societies. A careful study of the educational needs in five societies and collection of other relevant data was made and the results of the study were used in planning and conducting subsequent education programmes.

Education work for secondary societies

The education work carried out was mainly focused on the primary co-operative societies but in addition substantial work

was also done for secondary co-operative organisations. The effectiveness of primary societies depends to a great extent on the support that is extended to them by the secondary organisations. Also the development of primary societies is dependent on the attitudes and the decisions of the leaders and personnel in secondary institutions. It is from this point of view that educational programmes for secondary institutions in the district were given considerable importance in the project.

Some of the important educational programmes organised for secondary level organisations were a district co-operative leaders' seminar, study visits for co-operative leaders in a co-operatively advanced neighbouring state, and a course for supervisory staff of the district co-operative bank. Two study groups were constituted, one on co-operative credit and another on co-operative marketing. These study groups, whose membership was mainly composed of leaders of secondary co-operative organisations, discussed the current problems, procedural questions and needs of development of co-operatives in these two fields.

Educational work for primary co-operatives

The project began by organising members' courses—called "members' camps"—of six days' duration, followed by managing committee members' five-day courses. These were then followed by a secretaries' course of ten days' duration.

After about six months' work it was found that the response of the members was better in societies where committee members' courses were organised. In view of this the project generally adopted the practice of first holding the managing committee members' course before organising the members' camp. In some cases the managing committee members were reluctant to agree that educational work of more than a general nature should be provided for as they felt that their positions would be or were threatened from questioning members. So educational work did

not necessarily result in an increase in harmony within the society; often it led to an increase in tension, particularly in those societies where members found that the office bearers or committee members engaged in activities which were in their own self-interest but detrimental to the general interest of the membership. The tensions also arose when members began to demand an increase or an improvement in the services of the society or criticised its working. Greater solidarity and cohesion were found to be developing among those members who could perceive what was in the general interest of the society.

Local Teacher Approach

Members' camps were generally held in the village which was the headquarters of the society, and were not attended by members of other villages covered by the society. An attempt was made to hold members' camps in different villages but it was soon found that another method must be devised. Accordingly a *local teacher approach* for member education was developed, which involved commissioning either a secretary of a co-operative society or a teacher of a school or some qualified functionary to carry out member education work.

This approach was adopted in 1973 in six societies. The selection of the local teacher was generally done by the managing committee of the society and the project, both of which shared the cost of the small remuneration to be given to the teacher. A teacher was expected to organise one members' meeting lasting for two or three hours in each village in each month. The normal attendance in these meetings was around 10. These teachers were given special training and were provided with literature. They also came for meetings to the project office once a month along with the chairmen of their respective societies, to enable the project staff to review the work carried out by the teachers, to solve the problems which the teachers brought with them and to plan their work for the subsequent month.

Farm Guidance Service

Another experiment tried out was the farm guidance service for members in the Rao Co-operative Cold Store and Pigdambar Co-operative Service Society, in December 1972.

The society employed an agricultural graduate as a farm guidance worker whose salary was shared by the project and the society. He was available for consultations at the office of the society on prescribed days and hours; he visited various villages covered by the society and was available for consultations; and he visited the farms of the members and offered on-the-spot advice.

The farm guidance service was found very useful by the farmers and appreciated by them. However, the experiment met with some problems. In view of the direct and steady contacts of the farm guidance worker with the farmers his influence with the farmers increased, and this tended to be regarded as a threat by the secretary to his position.

Study Visits

Study visits of members, committee members, housewives and managers of societies to the district co-operative organisations and other developmental agencies were arranged. Farmers and women were pleasantly surprised to be well received in a district co-operative bank or a marketing society and to be told that the bank really belonged to them and was meant to support their primary societies. The *idea of a co-operative movement* was then really visualised by them. Study visits were also arranged to Surat, Kaira and Mehsana districts in the neighbouring state of Gujarat, which is co-operatively an advanced state, for committee members, young farmers and co-operative workers at the district level.

General Meetings

The project staff used members' meetings for imparting education on matters relevant to the general meeting. A scheme was

started to assist the societies in preparing their annual reports giving details of the activities carried out by the societies, the statement of accounts, problems faced and their possible solutions and indicating some lines on which work during the next year would be carried out. Previously the general body meetings had not been systematically organised and the secretary of the society used to run quickly over the statement of accounts. The project brought about a change in this situation. The meetings were held after giving the members proper notice and the physical arrangements for the meetings were also improved. A copy of the annual report along with the statement of accounts of the past year were given to each and every member. The managing committees of the societies were also assisted in formulating budgets for the subsequent years which would be then presented to the general body meetings for their approval. In addition the project staff informed the members at the meeting about the problems and potentiality of development of their societies, importance of co-operative education and the activities of the project for the societies. As a result of this the general body meetings were better attended; they took a number of decisions which gradually led to the expansion of the business of the societies and to the making of provision in the annual budgets for education and farm guidance services.

Management Guidance

The project officer attended the meetings of the managing committees of the project societies, which are held on a monthly basis, to advise on such matters as: the manner in which these meetings should be convened and conducted; admission of new members; preparation of normal credit statements; effecting timely recoveries; starting of new activities such as sale of fertilizers, improved seeds, and insecticides; construction of storage space-cum-office premises; utilisation of storage facilities already constructed; loaning to

members for digging wells and tube-wells; development of dairy activities; preparation of budgets; planning of general body meetings; preparation of annual reports; co-ordination with development agencies in the district; acquainting the managing committees with the programmes of the District Co-operative Bank, marketing societies and other development agencies; maintenance of records particularly minutes of the meetings and members' pass books; follow-up of the decisions of the previous managing committee meetings and of the general body meeting; and preparation of informative and educational charts for exhibition in the societies' offices.

Co-ordination with Secondary Co-operatives and Development Agencies

The project developed very good liaison with all the secondary co-operative organisations in the District and the various agencies concerned with agricultural development. This was found essential in the first instance in order to help the members of the societies and the societies in solving their problems, as it was discovered that vast possibilities existed in bringing information about the development schemes and the assistance available thereunder to the notice of the farmers and the co-operative societies. The agencies themselves welcomed the opportunity to provide information and services to the farmers and the societies.

The experience of the project thus suggests that there is a considerable information gap at the moment at the village level and that if this gap is bridged, the farmers and the societies can become partners in development as envisaged in the Five-Year Plan of the government.

Educational Material

The Project produced much educational material in the Hindi language for different educational activities. This included 5 handbooks, 30 instructional leaflets and 6 illustrated charts.

Evaluation

The results and success of the Project may be assessed from the following extract of a speech by the President of India, speaking at a ceremony in 1975 celebrating the 80th Anniversary of the founding of the ICA:

“I would like to stress in this context the crucial role of co-operative education. I am glad to know that the ICA which has adopted Education as one of its important activities, has been providing expertise and sharing its experience in organising a pilot project on co-operative education for a selected group of primary societies in Indore District of Madhya Pradesh in collaboration with the NCUI and the Madhya Pradesh State Co-operative Union. This project which was started in February 1971 has now completed four years. The results have been so satisfactory that the societies themselves have now started coming forward to provide additional funds for continuing the programme. The project has shown mainly that co-operative institutions at the primary and district level have to be actively involved in the educational work and that an integrated approach should be adopted to education, whereby emphasis is placed on meeting the entire requirements of the families for the agricultural operation and for their other occupations, to the maximum possible extent through the society, and in having a farm guidance service as an integral part of the services provided by the co-operative societies. This is a concrete example of how the experience and the resources of international co-operative movement have helped in guiding the co-operative movements in the developing countries. I have no doubt that the ICA will continue to assist the countries in this region in organising similar co-operative efforts.”

Future of the Project

The co-operative leaders of the Indore District are of the opinion that the Project has done excellent work, which they would

like to continue on a permanent basis. They have recommended that the Project be extended for another five years, that the co-operative education work be extended to the entire district, and that a Co-operative Education and Development Centre be established.

Some Lessons

The main lessons to be learnt from the Project are the following:

- 1 It is essential that the objectives of co-operative education programmes should be clearly and precisely defined.
- 2 Local education programmes should be need-based and geared to development; research must therefore be carried out to determine the educational and developmental needs in an area selected for education work.
- 3 The primary co-operative societies should be actively involved in the planning and implementation of co-operative education programmes.
- 4 In small societies the managers should be given the responsibility of carrying out member education and information.
- 5 The primary societies should be advised by the district organisations to set aside specific funds as part of their normal budgets for a co-operative education fund.
- 6 The primary societies should (either individually or on a group basis) employ farm guidance workers.
- 7 It is essential that district co-operative organisations have a developmental outlook rather than confining themselves to the narrow tasks of their normal business. It is the task of the national level co-operative organisations to ensure this.
- 8 Managers and employees of primary societies, committee members, and members (in that order) should be given education and training. Committee members with vested interests may adopt threatening attitudes to this process, and educational personnel will need the fullest backing and support from the district level organisations.
- 9 It is essential that educational pro-

grammes for women and rural youth should be developed, leading eventually to an educational approach for the entire family as such. However, when resources are limited, priorities must be set as to the categories of personnel to be given maximum attention in the context of the local situation.

10 Concerning educational techniques, the following seem important:

- (a) Member education activities should be carried out in the village itself at times when the members are free.
- (b) Larger gatherings of members are possible every two or three months, especially if a guest speaker can be invited or a film show arranged.
- (c) For intensive education, educational personnel should feel satisfied if they are able to get a small group of 10 or 15 steady members meeting weekly or fortnightly.
- (d) Managers of societies would carry on education work under the guidance of education personnel of the district organisations, who should prepare lesson plans or teaching material as aids to the managers. Such material should be prepared 8 to 10 months in advance and managers given the necessary orientation about its use. Periodic meetings of the various managers in groups of 10 or 15 should be held, and the education personnel of the district should also visit members' meetings.
- (e) Study visits of members to district level organisations have been found of great value in broadening the outlook of the members.
- (f) It has been found that the two primary interests of members are (i)

the services they receive from co-operatives, and (ii) agricultural production and marketing.

11 Education for committee members should be more intensive and they should be given a thorough grounding in the byelaws of their societies. Training cannot be completed in just one course, and frequent ongoing courses should be held, including study visits.

12 The training of managers and other employees of primary societies is a must, and frequent short courses should be organised for them.

13 The experience of the Project shows that there is tremendous member apathy, personal rivalries, groupism and vested interests in rural co-operative societies. If visible change is to be brought about in the working of primary societies, intensive educational work is necessary and a large number of education workers need to be employed at the district level, while managers of primary societies have to be given the responsibility for carrying out local education work.

14 It is advisable that organisations wishing to start such intensive work should first begin with pilot projects in selected areas. These should be supported by national level co-operative organisations.

15 Local education work is a slow and tedious process and calls for a considerable amount of patience and sympathetic handling, not only of organisations at the local level but also of the educational personnel who are involved in this most challenging and complex task.

The above is abstracted from a paper presented at the 43rd International Co-operative Seminar (1975).

OCA and Education in Latin America

by **Jose Carlos Espinosa***

It is unnecessary to emphasize the importance of education as a basic factor in all human activities. Without education, both general and specific, it is impossible to set in motion any process and bring it to a successful conclusion.

In the Latin American context, resulting from the cultural heritage of Spanish colonisation, education has concentrated on the humanistic sciences, to some extent neglecting technological developments. This concept marks a well-defined frontier between educational developments in North America and in the rest of the continent. In a world in which development is measured in industrial terms and production techniques, North America—the United States and Canada—are highly developed countries while Latin America fights heroically to escape from a state of sub-development.

While there is a high drop-out rate at primary, secondary and tertiary educational levels, Latin American educational systems in general do not meet either the technical requirements of the present-day world or, which is more serious, the specific requirements of individual countries. Secondary education leads the great majority of its pupils to the universities, and not to careers at the technical middle level, either artisanal or services, needed for industrial development.

Ministers of state, rectors of univer-

sities and other qualified educators in Latin America, insist on the necessity of elaborating a common educational system adapted to a developing Latin America, which would stress the common basis of spiritual and cultural conceptions, of aims and objectives, and progressively stimulate the socio-educational integration of the Continent. Such a system would protect the essence of Latin American culture in all its breadth, compared with its present dependence on countries which, because they are more developed, sell their technology (patents, royalties) at inflated prices while taking away the continent's raw materials at rock-bottom prices.

The axiom of the historic Argentinian President, Domingo Faustino Sarmiento, "to govern is to educate", should now be changed to "to educate is to develop". Development should not be measured solely in terms of production and statistics, but should be understood in its widest meaning: social, cultural and economic. In other words, development must be complete—development of all men and of the whole man.

Educational theory, basing its argument on the etymology of the word 'education' (*ex-ducere*—to lead out), insists on the necessity of stimulating, through the educational process, the creative and imaginative capacity of those being educated, and not transforming the

*Mr. Espinosa is a Graduate in Education, and a collaborating member of the Organisation of the Co-operatives of America.

educational process into a mere apprenticeship in memorising techniques. The educational process, properly understood, is bi-polar—for the teacher it consists of transmitting his knowledge and experience; for the pupil, of evaluating the material received and absorbing it into his own experience.

These concepts were taken into account in the formation and constitution of the *Organización de las Cooperativas de America* (OCA). In order to exercise its function of representing and promoting the Latin-American co-operative movement, OCA was to include “the encouragement of education in general, and in particular co-operative and technical education in all its aspects”.

The Plan of Action developed by OCA after its General Assembly held in Mexico City in 1974, stated in point six of its priorities for 1974-1977, that education, both general and specialist, was an essential task, to be carried out at all levels and by all methods available.

Concerning general co-operative education, the Plan of Action lays down that such teaching must be aimed primarily at the grassroots and the general public, in order that it should not be the property solely of the managers of the organisations but available to the members which constitute the co-operative, because the co-operative member has the duty, and the right, to participate fully and democratically in his organisation and in all its aspects.

The Plan of Action proposes the creation of new Training Centres, working in close collaboration with the existing ones and using their structure and experience, and with the moral and financial support of OCA, to take in and train pupils from the whole of Latin America.

In this connection the Plan emphasizes the importance of School Co-operatives. OCA has a permanent Action Committee which effectively carries out the task of diffusing Co-operative teaching

in the schools and colleges, both private and official, of Latin America.

As far as specialist co-operative education is concerned, it is proposed that this should be entrusted to the existing sectorial Continental Committees, which already carry out many important activities, such as seminars on co-operative finance and administration, on taxation, education, communications, law, and other subjects.

Although not devoted specifically to co-operative education, a Department of Adult Education exists within OCA, which has already set up several large national projects for the education of adults, co-operatively orientated. The Department adapts its methodology according to the needs of the community in which the course takes place. In general, the main requirements appear to fall in four academic divisions, i.e. technological, administrative, artisanal and basic education and health. At the time of writing, the Department of Adult Education has set up projects in Peru, Ecuador and recently in Bolivia.

At the Annual Meeting of the ICA Advisory Group for International Training of Co-operators (AGITCOOP) held in conjunction with the recent XXVI Congress of the International Co-operative Alliance, the Executive Director of OCA, in recognition of the educational achievements of OCA in recent years, was invited to join the Executive Committee of AGITCOOP.

OCA is convinced that in contributing to a wider knowledge of the principles and practice of Co-operation it is helping to consolidate Development in Latin America. With the new impetus given to Co-operative integration by OCA, this could become an example of integration for the whole of Latin America. The spirit of unity and fraternity which exists in every co-operative is the guarantee that this ideal, before very long, may be transformed into splendid reality.

Recent Books

by **Anne Lamming**, ICA Librarian

BENECKE, Dieter and others: Das Genossenschaftswesen in Lateinamerika.

Jointly published by Institut für Genossenschaftswesen, Münster; Centro de Estudios, Cooperativos de la Universidad Católica de Chile, Santiago; Instituto de Cooperativismo de la Universidad de Santo Tomas, Bogotá; 1976. 322 pp; tabs.

A collection of essays by various authors on co-operatives in eleven countries of Latin America.

CARBONNEL DE MASY, Rafael: La Cooperacion agraria en el comercio de productos alimenticosi.

Madrid, Ediciones ICE, 1975. 343 pp; diagrams.

A handbook on marketing by agricultural co-operatives of food products in Spain.

CHU, Li and Tien, Chieh-yun: Inside a People's Commune.

Peking, Foreign Languages Press, 1974. 212 pp; photos, tabs.

A study of one of the first communes in China.

CO-OP HANDBOOK COLLECTIVE: The Food Co-op Handbook: How to Bypass Supermarkets to control the quality and price of Your Food.

Boston, Houghton Mifflin Co., 1975. 302 pp; illus; index; address list

CO-OPERATIVE RESEARCH INSTITUTE/SZÖVETKEZETI KUTATO INTEZET: Evköny (Year Book) 1975.

Budapest, SKI, 1976. 674 pp; tabs; summaries in English and Russian.

DAVIDOVIC, Georges: Vers un monde coopératif.

Ottawa, Ed. du jour, 1975. 222 pp.

The French version of the book which appeared in English in 1967 under the title, *Towards a Co-operative World*. A review by Prof. Paul Lambert of the French edition will be published in this journal early in 1977.

ELVESON, Gunner: Kooperatören — Konsumentbladet - VI: en bibliografi.

Stockholm, Libertryck, 1975. 329pp; tabs; maps; graphs; diagrams.

Part of a Ph.D. thesis on *VI*, this book combines a history of the paper with a detailed index of articles.

HANDS, John: Housing Co-operatives.

London, Society for Co-operative Dwellings, 1975. Price £1.50. 170 pp; bibliogr; tabs.

A basic book on housing co-operatives for a British readership; it outlines how they started in other countries, how they function, and the role they play now and could play in the future in the U.K.

INTERNATIONAL CO-OPERATIVE ALLIANCE REGIONAL OFFICE FOR S.E. ASIA: Report of the Regional Seminar on Co-operative member education and communication April 1974 Tokyo.

New Delhi, ICA R.O., 1974. 132 pp; tabs.

IFAP: Handbook 1975.

Paris, International Federation of Agricultural Producers, 1975. 106 pp; photos; tabs.

A descriptive listing of the member organisations of IFAP. Also available in French.

KANTER, Rosabeth Moss (Ed): Communes: creating and managing the collective life.

New York, Harper & Row, 1973. 544 pp.

Collection of studies of many and varied forms of communal living in different countries.

KELLERHALLS, W. and KAMP, C.: Manual for Co-operative Libraries and Documentation Services, 2nd edition.

Rotterdam, Ed. C. Kamp, 1975. 115 pp. (dupl).

KYLEBÄCK, Hugo: Konsumentkooperationen och industrikarteller.

Stockholm, Raben & Sjögren, 1974. 418 pp; tabs; diagrams; bibliogr.

An examination of KF's industries before 1939 and their relations with various cartels.

LELA, Uma: The Design of Rural Development: Lessons from Africa.

Baltimore and London, Johns Hopkins Press (for the World Bank) 1975. 246 pp; index; bibliogr; maps.

The results of a major study of rural development policies and programmes in sub-Saharan Africa. This book contains many references to the role of co-operatives, and draws guide-lines for operations in support of government programmes to raise the productivity of the rural poor.

LOUIS, Raymond: Organisation et fonctionnement administratif des coopératives.

Geneva, ILO 1976 (Manuel de formation coopérative, Fascicule 2). 146 pp; diagrams.

A handbook on organisation and structure of co-operation which lays particular emphasis on participation by members, employees and special groups such as women and young people.

MACHEK, Vladimir: Bilan, Instrument de gestion des coopératives.

Prague, Conseil Central des Coopératives, 1975. 110pp; graphs; tabs; bibliogr.

The use of accounts as a guide to the viability of a co-operative.

McCREADY, K. J.; The Land Settlement Association: Its History and Present Form.
Oxford, Plunkett Foundation for Co-operative Studies, 1974. 135 pp, tabs; photos;
(Occasional Paper No. 37).

An examination, written on the 40th anniversary of the LSA, of the origins, development and present character of the organisation.

RESERVE BANK OF INDIA, Agricultural Credit Department: Report of the Committee on Co-operative Land Development Banks.

Bombay, RBI, 1975. 482 pp; tabs.

An investigation into land development banks made in order to identify problem areas and make recommendations for improvements.

RURAL ELECTRIFICATION CORPORATION COMMITTEE ON RURAL ELECTRIC CO-OPERATIVES: Report.

New Delhi, REC, 1973. 161 pp; tabs.

An account of the working of five pilot electric co-operatives in India.

TAIMNI, K. K.: Co-operative Organisation and Management.

New Delhi, WAFM Farmers Welfare Trust, 1976. 319 pp.

An analysis of co-operative organisation, cultural constraints on its management and the influence of value structure on managerial practices. The book also sketches a strategy for growth of co-operative concepts in developing countries.

THOMAS, Elwyn R. (Ed.): Farmers together.

Aberystwyth, WAOS, 1972. 175 pp; maps; tabs; photos; text in English and Welsh.

A dozen essays on the development of farmers' co-operatives in Wales over the past 50 years.

The books listed above are not available through ICA but should be ordered direct from the publishers.

Book Reviews

MULTINATIONAL CO-OPERATIVES: An Alternative for World Development by Jack Craig. *Western Producer Prairie Books, Saskatoon, Saskatchewan, Canada (1976). 135 pp; diags; bibl; index.*

In this book Dr John Craig has made a major contribution to the current debate on multinational corporations. Many people are alarmed at the continued growth of the multinationals: governments because they can so easily affect many countries' balance of payments by their operations and avoid taxation by transfer pricing; smaller companies and co-operatives because of their domination of markets; and ordinary people. The multinationals themselves claim that they are a force for progress because they provide jobs in developing and other countries by their investments and because the wages they pay and the training and other facilities they provide compare favourably with those of local companies. The world community, however, is not likely to be willing to tolerate this enormous concentration of power in irresponsible hands for many more years and many organisations have been looking at the question of what should be done about the multinationals.

The odd thing is that even organisations such as the International Confederation of Free Trade Unions and the Socialist International appear to assume that multinationals should continue indefinitely to be run for private profit. Dr Craig, in his admirable book, points out that this need not necessarily be the case. It is a study of a number of successful multinational co-operatives: the International Co-operative Insurance Federation, C.F. Industries, the big fertiliser co-operative of Chicago and the Indian Farmers' Fertiliser Co-operative; Nordisk Andelsförbund and Inter-coop at Copenhagen; the International

Co-operative Petroleum Association and its Swedish member oil co-operative, O.K.; and the International Co-operative Bank in Basle.

Dr Craig argues that there are nine basic types of multinational enterprises. Firstly he distinguishes between those run for the profit of private shareholders, those run by governments and those, the multinational co-operatives, run in the interests of consumers or suppliers; and secondly between those with a number of wholly owned subsidiaries, the Joint Ventures controlled by a limited number of other organisations; and the consortia with a substantial number of parent organisations in different countries.

Multinational co-operatives and other federal or secondary co-operatives are typically consortia in this sense, with a considerable number of parent organisations. Multinational companies, on the other hand, typically have a considerable number of wholly owned subsidiaries with power concentrated at the centre. Dr Craig recognises that the multinational companies with a substantial number of wholly owned subsidiaries are much larger and more numerous than are multinational co-operatives; and that companies usually find it easier than co-operatives to accumulate capital out of retained profits. He does insist, however, that the conventional multinational corporation is not the only possible model for a multinational enterprise and that those concerned with the formulation of Codes of Conduct for multinational enterprises should pay due attention to the service-orientated multinational co-operative.

The ICA pointed out at the ILO Tripartite Meeting on *Multinationals* in Geneva in May 1976 that the wider application of co-operative principles was highly relevant to the problems posed by the growth of the

multinationals. It noted that UN reports on multinationals in 1973 and 1974 referred to "fadeout arrangements", "increasingly novel forms of ownership" and to "reduction of foreign equity interests". Dr Craig's book provides a detailed description of multinational co-operatives in action and should be carefully studied by the UN Commission on Transnational Corporations and by others concerned with the development of codes of conduct or mandatory international conventions for multinational corporations. The ILO World Employment Conference had as its

objective the purpose of meeting basic human needs by the year 2000; and if the resources in money and technological and managerial know-how of the multinationals could be harnessed to such a purpose instead of adding to the private fortunes of investors in industrialised countries, the claim of the multinationals to be a force for progress could be taken more seriously. Dr Craig has shown in his book how multinational enterprises can serve the needs of humanity instead of the profit of the few.

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Agricultural Co-operatives in Europe: Commonwealth Agricultural Bureau and Plunkett Foundation for Co-operative Studies: Annotated Bibliography No. CP 1, covering the published literature for 1965-1975. 150 pp. October 1976. Price: £6.00 ISBN 0 85042 012 1. Available from Plunkett Foundation for Co-operative Studies, 31 St. Giles', Oxford, OX1 3LF.

Over the years agricultural co-operatives have prospered and grown in Europe. Today, in many countries, the farmers own large co-operatives; through these, in some products and in some countries, they have a major share of the national output. Since 1945 there has been the development of huge private enterprise companies: multinationals with ramifications in many countries. To survive in the world of large businesses, co-operatives have also been forced to amalgamate and rationalise their structures. This is not as easy for co-operatives as for private enterprise, for a number of reasons. Co-operatives have only limited access to the money markets; co-operatives are democratic institutions, and need to stay under membership control, and thus not be made too large and remote for this; the members need to feel committed to their co-operative for it to survive; if it grows too large the original concepts become very blurred to the ordinary farmer member.

These and other problems have been much in evidence in recent years, particularly in the industrialised countries of Europe. It is appropriate, therefore, that there should be a bibliography of literature on this important section of agricultural business, which con-

centrates on the developments of the last 10 years. Such a bibliography has been prepared jointly by the Plunkett Foundation for Co-operative Studies and the Commonwealth Bureau of Agricultural Economics. The bibliography is annotated, covers all countries of Europe, using both published and unpublished material from 1965 to 1975.

There are over 1000 references, arranged by country; within each country by sections such as credit, marketing, management and finance. The titles of works not in English are given in translation; the abstracts are all in English. References are made not only to books, pamphlets and reports, but also to articles in periodicals. At the end there are lists of recent theses, and of academic work in progress. A further appendix gives the names and addresses of organisations responsible for, or undertaking, research into agricultural co-operation in Europe. An author index completes this well-documented bibliography. For some countries, the subjects covered are very limited; one would have wished for more information on countries like Belgium, Netherlands, Sweden, Switzerland and France, where the agricultural co-operative movements are so well-developed. Perhaps there will be a possibility of adding a supplement to this otherwise thorough work.

The three contributors, Margaret Leighfield, June Marson and Anne Smith, have produced an excellent reference tool, which will be of value to all engaged in agricultural co-operatives, whether on the practical or academic side; for librarians in particular it is indispensable.

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Affiliated Organisations

Argentina: Federación Argentina de Cooperativas de Consumo, *Avda. Suárez 2034, Buenos Aires*. Tel. 28-5381/3.

Intercoop Editora Cooperativa Limitada, *Alberti 191, Buenos Aires*. Tel. 47 21 49.

Asociación Argentina de Cooperativas y Mutualidades de Seguros, *Avenida de Mayo 1370, Piso 1°, Buenos Aires*. Tel. 33-0222/7138.

Federación Argentina de Cooperativas de Crédito Ltda., *Pueyrredon 468, 2° Piso, Buenos Aires (RC 24)*. Tel. 86-6283.

Asociación de Cooperativas Argentinas, *25 de Mayo 35, Buenos Aires*.

Confederación Cooperativa de la República Argentina Ltda. (COOPERA), *Moreno 1729, Buenos Aires*.

Instituto Movilizador de Fondos Cooperativos, *Urquiza 1539, Rosario*. Tel. 64877.

Australia: Co-operative Federation of Australia, *P.O. Box 347 Canberra City A.C.T. 2601*. Tel. 062-48 7816.

Austria: "Konsumverband" Zentralverband der österreichischen Konsumgenossenschaften, *Theobaldgasse 19, A-1061 Vienna VI*. Tel. 57-75-38.

Membership (1974): 632,000; Turnover: retail trade: 12 748 Mill. Sch. (of which: consumers' societies: 11 033 Mill. Sch.; department stores: 1,643 Mill. Sch.; other retail trade: 72 Mill. Sch.); wholesale society: (G.Ö.C.): 4,530 Mill. Sch.

Österreichischer Verband gemeinnütziger Bau-Wohnungs- und Siedlungsvereinigungen, *Bösendorferstrasse 7/11, 1010 Vienna*. Tel. 65-71-63; 65-13-25.

1972: Affiliated organisations: 277 (comprising 164 societies and 133 associations); membership: 167,737; administered units: 357,241 (of which 156,144 correspond to the societies and 201,097 to the associations; closing balance for 1971: Sch. 56,4 mill. (of which Sch. 25,6 mill. correspond to the societies and Sch. 30,8 to the associations).

Osterreichischen Raiffeisenverband, *Hollandstrasse 2, 1020 Vienna*. Tel. 26 360.

Bangladesh: Bangladesh Jatiya Samabaya Union, "Samabaya Sadan" (1st floor) *9/D-Motijheel Commercial Area, Dacca 2*. Tel. 255846.

Belgium: Fédération belge des Coopératives (FEBECOOP), *26-28 rue Haute, 1000 Brussels*. Tel. 13-28-60; 11-83-50.

Affiliated consumers' societies: 17; membership: 350,000; turnover (1974): Frs. 4,120 mill.; shops: 455.

Société Coopérative d'Assurances "La Prévoyance Sociale", *P.S. Building, 151 rue Royale, 1030 Brussels*. Tel. 18-80-80.

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

Fédération Nationale des Coopératives Chrétiennes, *135 rue de la Loi, 1040 Brussels*. Tel. 02735-60-90.

(1973) 1000 traditional shops, 100 specialist shops; turnover: Frs. 1,600 mill. Savings Bank: 1 mill. members; deposits: Frs. 37,000 mill. Insurance Society: 500,000 policy holders; premiums: Frs. 1,245 mill.; reserves: Frs. 3,626 mill.

L'Economie Populaire, *30 rue des Champs, 5300 Ciney (Namur)*. Tel. 228-01.

Branches (1970): 466; membership: 98,456; turnover: F.B. 1,319,000,000; savings deposits: F.B. 380 mill. + 340 mill. CEP (Private Savings Bank, Ltd.); capital and reserves: F.B. 208 mill.

OPHACO (Office des Pharmacies Coopératives de Belgique), *602 Chaussée de Mons, Anderlecht-Brussels 7*. Tel. 22-56-90.

Union of 26 co-operative societies owning (in 1972) 473 pharmacies, 63 optical departments, 6 drug stores, 14 wholesale depots. Turnover (1972): Frs. 3,469.3 mill. Surplus distributed to 544,000 members: Frs. 137 mill.

Bulgaria: Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 88-03-11.

Cameroon: West Cameroon Co-operative Association Ltd., *P.O. Box 135, Kumba, South-West Province*, Tel. Kumba 251.

Canada: Co-operative Union of Canada, *111 Sparks Street, Ottawa K1P 5B5, Ont.* Tel. 232-9657.

A federation of English-language co-operative organisations, organised in 1909.

Conseil Canadien de la Coopération, *Case postale 58, Station N, Montréal 129*. Tel. 866-8048.

Ceylon: See "Sri Lanka".

Chile: Cooperativa Sodimac Ltda., *Casilla 3110, Santiago*. Tel. 778506.

Cooperativa de Empleados Particulares Ltda., *Teatinos 610, Casilla 424, Santiago*. Tel. 82935.

Instituto de Financiamiento Cooperativo, IFICOOP, Ltda., *Agustinas 853, Oficina 547, Casilla 1118, Santiago*. Tel. 398253.

Unión Cooperativa de Seguros (Ucoseg) Ltda., *Moneda 1040, of. 704-705, Santiago*. Tel. 81295; 65100.

Unión de Cooperativas de Consumo y Servicios de Chile Ltda. ("U-Coop"), *Agustinas 1141, 7° Piso, Casilla 14439, Santiago*. Tel. 715256.

Colombia: Cooperativa Familiar de Medellín Ltda., *Calle 49, No. 52-49, Medellín*. Tel. 45-00-55; 41-71-13; 41-53-78.

Instituto Nacional de Financiamiento y Desarrollo Cooperativo (Financiacoop), *Carrera 13, No. 27-00, Edif. Bochica, piso 2°, Int. 9, Apto do Aéreo 12242, Bogotá*. Tel. 81-06-00.

Cyprus: Co-operative Central Bank Ltd., *P.O. Box 4537, Nicosia*. Tel. 62921; 62677; 63311.

Cyprus Turkish Co-operative Central Bank Ltd., *P.O. Box 1861, Nicosia*. Tel. 4257.

Vine Products Co-operative Marketing Union Ltd., *P.O. Box 314, Limassol*. Tel. 2331; 2872; 4582.

Czechoslovakia: Ustredni Rada Druzstev, *Tesnov 5, 11006 Prague 1*. Tel. 621-54; 647-51.

Denmark: De samvirkende danske Andelselskaber (Andelsudvalget) (The Central Co-operative Committee of Denmark), *Vester Farimagsgade 3, DK-1606 Copenhagen V*. Tel. 12-14-19.

Det Kooperative Faellesforbund i Danmark, *Banegardspladsen 13, 1570 Copenhagen V*. Tel. 12-22-62.

Affiliated societies (1963): 634; total sales: D.Kr. 1,582 mill.; employees: 12,500; comprising consumers', workers', artisans', productive and housing societies, etc.

Faellesforeningen for Danmarks Brugsforeninger (FDB), *Róskildevej 65, 2620 Albertslund*. Tel. 64-88-11.

Affiliated societies (1969): 1,742; membership: 839,000; turnover: 4,032 mill. D.Kr.; Wholesale turnover: 2,198 mill. D.Kr.; own production: 741 mill. D.Kr.

Egypt: Central Agricultural Co-operative Union, *132 Eltahrir Street, Dokky, Cairo*.

Fiji: Fiji Co-operative Union, *Registry of Co-operative Societies, Co-operative Department Suva, Fiji*.

Finland: Suomen Osuuskauppojen Keskuskunta (S.O.K.), (Finnish Co-operative Wholesale Society), *Vilhonkatu 7, 00101 Helsinki 10*.

Affiliated societies (1975): 220; Membership: 674,700; Wholesale turnover: Fmk 4,798.3 mill; Own production of SOK: Fmk 603.5 mill.

Yleinen Osuuskauppojen Liitto r.y. (Y.O.L.) (General Co-operative Union), *Vilhonkatu 7, 00101 Helsinki 10*.

Affiliated societies (1975): 220; Membership: 674,700; Turnover of societies: Fmk 7,373.2 mill; Total production of affiliated societies: Fmk 85.6 mill.

Kulutusosuuskuntien Keskusliitto (K.K.), r.y., *P.O. Box 740, 00101 Helsinki 10*. Tel. 170491

Affiliated societies (1975): 66; Membership: 683,340; Turnover of societies: Fmk 4,190 mill.

Keskusosuusliike O.T.K. (Central Co-operative Society) O.T.K., *P.O. Box 120, 00101 Helsinki 10*. Tel. 750731.

Affiliated societies (1975) 66; turnover: Fmk 3,244 mill; own production: Fmk 906 mill.

Pellervo Seura, Central Organisation of Farmers' Co-operatives, *Simonkatu 6, P.O. Box 77, 00101 Helsinki 10*. Tel. 602066.

Affiliated organisations (1973): 9 central organisations; 885 societies.

Pohja Yhtymä, *Runeberginkatu 5, 00101 Helsinki 10*.

France: Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt*. Tel. 604.91.78.

Société Générale des Coopératives de Consommation, *La Maison de la Coopération, 27-33 Quai le Gallo, 92100 Boulogne Billancourt*. Tel. 604.91.78.

Confédération Générales des Sociétés Coopératives Ouvrières de Production, *37 Rue Jean-Leclair, 75017 Paris*. Tel. 627.89.58.

Banque Française de Crédit Coopératif, *88 rue de Courcelles, 75008 Paris*. Tel. 227-48-03.

Confédération Nationale de la Coopération, de la Mutualité et du Crédit Agricoles, *129 Bd. St. Germain, 75006 Paris*. Tel. 033-93-31.

Confédération Nationale de Crédit Mutuel, *29 avenue MacMahon, 75001 Paris*.

Caisse Nationale de Crédit Agricole, 91-93 Boulevard Pasteur, 75015 Paris. Tel. 273-90-00.

Fédération Nationale des Sociétés Coopératives d'Habitation à Loyer Modéré (H.L.M.), 20 rue de Richelieu, 75001 Paris. Tel. 266-4520.

Confédération des Coopératives de Construction et d'Habitation, 23 rue du Dôme, 92100 Boulogne.

Confédération des Organismes de Crédit Maritime Mutuel, 18 bis, Avenue Hoche, 75008 Paris. Tel. 267-14-50.

Gambia (The): Gambia Co-operative Union Ltd., P.O. Box 505, Banjul. Tel. 581.

German Democratic Republic: Verband der Konsumgenossenschaften der DDR, *Stresemannstrasse 128, 108 Berlin.* Tel. 22-38-0.
Affiliated societies (1975): 198; Membership: 4,275,141; Shops: 32,000; Turnover: 27.9 Milliarden Mark.

Federal Republic of Germany: Bund deutscher Konsumgenossenschaften G.m.b.H., *Besenbinderhof 43, (2) Hamburg 1.* Tel. 284-4001.
Affiliated societies (December 1969): 115; membership (end of 1969): 2,235,000; turnover (1969): D.M. 4,827 milliards.

Coop Handels- und Produktions-AG (HAPRO), Besenbinderhof 43, Postfach 101022 200 Hamburg 1. Tel. 284-1.

Gesamtverband gemeinnütziger Wohnungsunternehmen e.V., Bismarckstrasse 7, 5000 Cologne 1. Tel. 52-31-81.

Volksfürsorge Lebensversicherung Aktiengesellschaft, An der Alster, (2) Hamburg 1.

Volksfürsorge deutsche Sachversicherung Aktiengesellschaft, Steinstrasse 27, (2) Hamburg 1.

Deutscher Raiffeisenverband e.V., Adenauerallee 127, 53 Bonn. Tel. (0-22-21) 1061.

Ghana: Ghana Co-operative Council Ltd., P.O. Box 2068, Accra.

Greece: Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, *El Venizelou 56, Athens 142.*

Guyana: Guyana Co-operative Union Ltd., *Ministerial Buildings, High Street and Brickdam, Georgetown.*

Haiti: Caisse Populaire Dominique Savio, 57 *Rue Rigaud, Pétion-Ville.*

Hungary: National Council of Consumers' Co-operative Societies (SZOVOSZ), *Szabadság tér 14, Budapest V.* Tel. 113-600; 112-800.

National Council of Industrial Co-operatives, OKISZ, Postafiók 172, 1143, Budapest 70. Tel. 188-800; 188-806.

National Co-operative Council, P.O. Box 616, H.1373 Budapest V. Tel. 113-600; 112-800.

National Council of Agricultural Co-operatives, Akademi ucta 1-3, Budapest V. Tel. 113-600; 112-800.

Iceland: Samband Isl. Samvinnufélaga, P.O. Box 180, Samband House, Reykjavik. Tel. 28200.

India: National Co-operative Union of India, *Building No. 56 (6th Floor) Nehru Place, New Delhi-110024.* Tel. 634369

National Agricultural Cooperative Marketing Federation Ltd., Sapna Building, 54 East of Kailash, New Delhi-110024.

National Cooperative Consumers' Federation Ltd., Deepali (5th floor), 92 Nehru Place, New Delhi-110024. Tel. 635387.

All India Central Land Development Banks' Federation, Shivshakti, 2nd Floor B. G. Kher Road, Worli, Bombay 400018.

Indonesia: Dewan Koperasi Indonesia, *Jalan Jendral Gatot Subroto, Komplek POSDIKOP, Jakarta.* Tel. 74081-88.

Iran: Sepah Consumers' Co-operative Society, *Avenue Amir-abad shomali, Iran Novin corner, Teheran.* Tel. 636001/2/3.

Credit and Housing Co-operative Society of Iran, 20-22 Shahabad Avenue, Teheran.

Central Organisation for Rural Co-operatives of Iran, 357 Pahlavi Avenue, Teheran. Tel. 64210.

Consumers' and Services Co-operative Society for the Ministry of Labour and Social Affairs Employees, Ministry of Labour and Social Affairs, Teheran.

Iraq: General Co-operative Union, *POB 5764 Baghdad.* Tel. 86520.

Irish Republic: Co-operative Development Society Ltd., *35 Lower Gardiner Street, Dublin.*

Israel: General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim" Ltd., P.O.B. 303, Tel-Aviv. Tel. 46111-35.
Affiliated societies and companies (1963): 1,865 in all branches.

'Haikar' Audit Union of Agricultural Societies of the Farmers' Federations in Israel, 8 Kaplan Street, P.O.B. 209 Tel-Aviv. Tel. 250881.

"Bahan" Audit Union of Agricultural Co-operative Societies in Israel, 47 *Nachmani Street, P.O.B. 622, Tel-Aviv*. Tel. 614933.

Italy: Lega Nazionale delle Cooperative e Mutue, *Via Guattani 9, 00161 Rome*. Tel. 868-141/2-4. Confederazione Cooperative Italiane, *Borgo Santo Spirito 78, 00193 Rome*. Tel. 653-875; 565-605; 565-614.

Associazione Generale delle Cooperative Italiane *Via Belluno 16, 00161 Rome*. Tel. 859198 857096.

Japan: Nippon Seikatsu Kyodokumiai Rengokai (Japanese Consumers' Co-operative Union), 1-13, 4-*chome, Sendagaya, Shibuya-ku, Tokyo* Tel. Tokyo (404) 3231.

Zenkoku Nogyokyodokumiai Chuokai (Central Union of Agricultural Co-operatives), 8-3, 1-*chome, Otemachi, Chiyoda-ku, Tokyo*.

National Federation of Agricultural Co-operative Associations (ZEN-NOH), 8-3 1-*chome, Ohtemachi, Chiyoda-ku, Tokyo*. Tel. 03 (279) 0211. Telex. ZENNO 222-3686.

National Mutual Insurance Federation of Agricultural Co-operatives, (ZENKYOREN), 7-9 *Hirakawa-cho 2 chome, Chiyoda-ku, Tokyo*. Tel. (265) 3111.

Ie-no-Hikari Association, *No. 11, Funagawara-cho, Ichigaya, Shinjuku-ku, Tokyo*. Tel. 260-3151.

Zenkoku Gyogyo Kyodokumiai Rengokai (National Federation of Fisheries Co-operative Associations), *Co-op Building, 7th floor, 1-12 Uchikanda 1 chome, Chiyoda-ku, Tokyo 101*.

National Federation of Forest Owners' Co-operative Associations, *Co-operative Building, 8th Floor, 1-12 1 chome Uchikanda, Chiyoda-ku, Tokyo 101*.

Norin Chukin Bank (Central Co-operative Bank for Agriculture and Forestry), 8-3 1 *chome Otemachi, Chiyoda-ku, Tokyo*.

Hokkaido Federation of Cooperative Fishery Associations, *West 7, North 3, Cho-ku, Sapporo*. Tel: 231-2161.

Jordan: Jordan Co-operative Organisation, *P.O.B. 1343, Amman*. Tel. 23101/3.

Kenya: Kenya National Federation of Co-operatives Ltd., *P.O.B. 49768, Nairobi*. Tel. 21487; 32106/7.

Korea: National Agricultural Co-operative Federation, *75, 1st Street, Chung-Jong-Ro, Sodaemun-ku, Seoul*. Tel. 73-0021; 75-2681.

Malaysia: Co-operative Union of Malaysia Ltd., *Peti Surat 817, Kuala Lumpur*. Tel. 23903.

Co-operative Central Bank Ltd., *29 Leboh Ampang, P.O. Box 685, Kuala Lumpur*. Tel. 26531/4.

Co-operative Bank of Malaysia Ltd., *140 Jalan Ipoh, Peti Surat 1024, Kuala Lumpur*. Tel. 299677; 299679.

Sarawak Co-operative Central Bank Ltd., *Kuching, Sarawak*.

Malaysian Co-operative Insurance Society Ltd., *36 Jalan Ampang, P.O. Box 817, Kuala Lumpur*. Tel. 87915/6.

Angkatan Kerjasama Kebangsaan Malaysia Berhad (ANGKASA), *Jalan Templer: Petaling Jaya, Selangor*.

Federation of Housing Cooperatives, *Bangunan CCB, 29 Leboh Ampang, Kuala Lumpur*.

Malta: Farmers' Central Co-operative Society Ltd., *New Building, Middleman Street, Marsa* Tel. Cent 24896.

Mauritius: Mauritius Co-operative Union, *Co-operation House, Dumas Street, Port Louis* Tel. 822.

Morocco: Union Nationale des Coopératives agricoles laitières, *Rue Patrice Lumumba, B.P. 569, Rabat-Chellah*.

Netherlands: Dutch Federation of Workers' Productive Co-operative Societies *Nieuwe Gracht 5, Utrecht*. Tel: 331 331

Nigeria: Co-operative Union of Western Nigeria, Ltd., *c/o Co-operative Buildings, New Court Road, P.M.B. 5101, Ibadan*. Tel. 24399; 24446.

Lagos Co-operative Union Ltd., Co-operative Office, *147 Yakubu Gowon Street, Lagos*. Tel: 58920/85.

Mid-Western Nigeria Co-operative Federation Ltd., *Private Mail Bag 1021, No. 4 Murtala Mohammed Road, Benin City, Mid-Western State*. Tel. 594.

Co-operative Federation of Nigeria Ltd., *Private Mail Bag 5101, c/o Co-operative Building, Ibadan*. Tel: 24446, 24399.

Norway: Norges Kooperativ Landsforening *Revierstredet 2, Post Box 451, Sentrum, Oslo 1*. Tel. 20-62-90. Telex: 19 540 H.Q.

Affiliated societies (1974): 715; membership: 436,716; turnover of local societies: N.Cr. 4,433 mill. (exc. VAT); turnover of NKL: N.Cr. 1,759 mill. (exc. VAT).

Norske Boligbyggelags Landsforbund (NBBL), *Trondheimsveien 84-86, Oslo 5*. Tel. 37-29-70.

Pakistan: West Pakistan Co-operative Union Ltd., *11 Masson Road, P.O.B. 905, Lahore 1*. Tel. 54203.

Karachi Central Co-operative Bank Ltd., *14 Laxmi Building, Bunder Road, Karachi 2*. Tel. 36185.

Karachi Co-operative Housing Societies' Union, *Shaheed-e-Millat Road, Karachi 5*. Tel. 40244.

Karachi Co-operative Union Ltd., *Co-operative House, Shaheed-e-Millat Road, Karachi 5*. Tel. 230289.

Fishermen's Co-operative Society Ltd. (FISCOS), *Fish Harbour, West Wharf Road, P.O. Box 5328, Karachi*. Tel. 229101; 224457.

Sind Baluchistan Provincial Co-operative Bank Ltd., *Provincial Co-operative Bank Bldg., Serai Road, P.O. Box 4705, Karachi 2*. Tel. 32361; 37290; 34736.

Peru: Cooperativa de Seguros del Perú Ltda., No. 170, *Maximo Abril 552, Lima*. Tel. 46769.

Banco Nacional de las Cooperativas del Perú Ltda., *1 Av. Tacna 411, Apartado 4895, Lima*. Tel. 276569.

Cooperativa de Credito Central del Peru Ltda, *Antonio Miro Quesada 247, Of. 407, Lima*. Tel. 27-3752.

Philippines: Central Co-operative Exchange Inc., *P.O.B. 1968, Manila*. Tel. 7-60-09.

Cooperative Insurance System of the Philippines Inc., *300 De La Merced (Delta) Building, West Avenue, (POB 419, Araneta Centre) Quezon City*. Tel: 97-35-68.

Grains Marketing Co-operative of the Philippines "Gramacop" Inc., *107-D Arellano Street, Caloo-can City*. Tel. 23-91-40.

Filipino Cooperative Wholesale Soc. Inc., *P.O. Box 4439, Manila*.

Poland: Central Agricultural Union of "Peasant Self-Aid" Co-operatives, *Kopernika 30, Warsaw*. Tel. 26-39-69; 26-10-81.

Central Union of Building and Housing Co-operatives, *Ul. Marchlewskiego 13, Warsaw*. Tel. 20-90-29.

"Społem"—Union of Consumer Co-operatives, *Grazyny 13, Warsaw*. Tel. 45-32-41.

Central Union of Work Co-operatives, *Surawia 47, Warsaw*. Tel. 28-51-86.

Supreme Co-operative Council, *Ul. Jasna 1, Warsaw*. Tel. Warsaw 26-72-21; 27-13-26.

Portugal: UNICOOPE, *Rua Alvaro Gomes 112 3292 Porto*. Tel. 684606.

Puerto Rico: Co-operative League of Puerto Rico, *458 Fernando Calder, Apartado 707, GPO San Juan*. Tel. 764-2727.

Romania: Uniunea Centrala a Cooperativelor de Consum, "Centrocoop", *Strada Brezoianu 31, Sectorul 7, Bucharest*. Tel. 16-00-10; 13-87-31. 1973: Associated 2,860 Consumers' Co-operatives in 39 District Unions; membership: 7.5 mill.; 32,300 retail shops of which 10,000 public catering units; 39 district commercial enterprises, 19 production enterprises, 6 building enterprises, 23,500 servicing units; 970 bakeries, 18 educational centres.

Central Union of Handicraft Co-operatives, "UCECOM", *46, Calea Plevnei Street, Sector VII, Bucharest*. Tel. 13-16-48.

Uniunea Nationala a Cooperativelor Agricole de Productie, "Uncap", *25 Bd. Gheorghe Gheorghio-Dej, Bucharest*.

Singapore: Singapore Co-operative Union Ltd., *Post Box 366; Office and Library: 3-J/K Clifford House, Singapore 1*.

Sri Lanka: National Co-operative Council of Sri Lanka, *P.O. Box 1669, Co-operative House, 455 Galle Road, Colombo 3*. Tel. 85496.

Sweden: Kooperativa Förbundet, *S-104 65 Stocknoim 15*. Tel. 743 10 00

Affiliated consumer societies (1974): 196; membership: 1.8 mill.; total turnover of consumer societies: Kr. 11,323 mill.; turnover of K.F.: Kr. 10,414 mill. (thereof Kr. 6,424 mill. to affiliated consumer societies); K.F.'s own production: Kr. 4,818 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,479 mill.; of affiliated societies: Kr. 1,463 mill.

HSB:s Riksförbund ek. för., *Fack, S-100 21 Stockholm 18*. Tel. 785 30 00.

Affiliated building societies (1974): 88; membership: 339,992; No. of completed units: 347,871; production value: Kr. 18,921 mill.

Svenska Riksbyggen, *Hagagatan 2, P.O. Box 19015, S-104 32 Stockholm 19*. Tel. 34-05-20.

Folksam Insurance Group, *Folksam Building, Bohusgatan 14, S-104 60 Stockholm*. Tel. 22-01-00.

Lantbrukarnas Riksförbund, *S-105 33 Stockholm 3*. Tel. 14-16-00.

Kooperativa Gillesförbundet, *S-104 65 Stockholm 15*. Tel. (08)44-90-60; (08)44-95-60.

Switzerland: Coop Schweiz, *Thiersteinerallee 14, CH 4002 Basle*. Tel. (061)35-50-50.

Affiliated organisations (1972): 186; retail outlets: 1,938; membership: 897,054; Coop total turnover: Fr. 4,135 mill.; Coop retail turnover: Fr. 3,463 mill.; Coop Schweiz wholesale turnover: Fr. 2,086 mill.

Verband sozialer Baubetriebe, c/o SBHV., *Sihlpostfach, Zürich*.

Genossenschaftliche Zentralbank, *Aeschenplatz 3, CH 4002 Basle*. Tel. (061) 23-84-00.

CO-OP Lebensversicherungs-Genossenschaft, *Aeschenvorstadt 67, CH 4002 Basle*.

Tanzania: Co-operative Union of Tanganyika Ltd., *National Co-operative Building, P.O. Box 2567, Dar-es-Salaam*. Tel. 23077; 23344; 23347.

Thailand: Co-operative League of Thailand, *4 Pichai Road, Dusit, Bangkok*. Tel. 811414.

Turkey: Türk Kooperatifçilik Kurumu (Turkish Co-operative Association), *Mithatpasa Caddesi 38, Yenisehir, Ankara*. Tel. 12-43-73.

Uganda: Uganda Co-operative Alliance, *P.O.B. 2215, Kampala*. Tel. 56984/6.

U.S.S.R.: Central Union of Consumer Societies "Centrosoyuz", B, *Tcherkassky per 15, 103626, Moscow*. Tel. 221 7253.
Consumers societies (1970): 14,868; members: 59,637 mill.; shops: 369,700.

United Kingdom: Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M60 0AS* Tel. 061-834 0975.

Co-operative Wholesale Society Ltd., *P.O.B. 53, New Century House, Corporation Street, Manchester M60 4ES*. Tel. 061-834 1212.

Co-operative Insurance Society Ltd., *Miller Street, Manchester M60 0AL*. Tel. 061-832 8686.

Co-operative Bank Ltd., *P.O. Box 101, New Century House, Manchester M60 4ES*. Tel. 061-834 8687.

Plunkett Foundation for Co-operative Studies, *31 St. Giles', Oxford OX1 3LF*. Tel. 0865-53960.

Uruguay: Centro Cooperativista Uruguayo, *Dante 2252 Montevideo*. Tel. 41-25-41; 40-90-66.

U.S.A.: Co-operative League of the U.S.A., *1828 L Street, NW, Washington, D.C. 20036*. Tel. (202) 872-0550.

Yugoslavia: Glavni Zadruzni Savez FNRJ, *Terazije 23/VI, POB 47, 11001 Belgrade*, Tel. 30-947/9.

Zaire: Centrale Générale des Coopératives Angolaises, *B.P. 6039, Kinshasa 1*.

Zambia: Zambia Co-operative Federation Ltd., *P.O. Box 3579, Lusaka*.

INTERNATIONAL ORGANIZATIONS

Organization of the Cooperatives of America, *Baltazar La Torre 1056, San Isidro, Lima, Peru* (POB 4657 Correo Central).

Nordisk Andelsforbund (Scandinavia), *3 Axel-torv 1609 Copenhagen V, Denmark*. Tel. 15-15-33.

International Co-operative Bank Co. Ltd. (INGEBA), *Aeschengraben 12, P.O.B. 243, CH 4010 Basle, Switzerland*. Tel. 23-58-27.

International Co-operative Petroleum Association, *28 West 44th Street, New York, N.Y. 10036, U.S.A.* Tel. LA 4-4455.

Sociedad Interamericana de Desarrollo y Financiamiento Cooperativo (SIDEFCOOP), *Casilla de Correo 4311, Buenos Aires, Argentina*.

International Co-operative Housing Development Association (ICHDA), *1001-15th Street, N.W., Washington D.C. 20005*. Tel. 202-737-3420.

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