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TABLE OF CONTENT

PART I

I. INTRODUCTION

II. METHODS

2.1 Characteristics of the Study

2.2 ICA Co-operative Databank

III. DATA

3.1 Co-operative Statistical Profile of Europe

3.2 Analysis by Variable

3.2.1 Enterprises

3.2.2 Membership

3.2.3 Workers

3.3 Analysis by Sector: Economic Indicators

3.4 Data by Country

IV CONCLUSIONS and RECOMMENDATIONS

PART II

V. ANNEXES

5.1 Institutional Profiles of National Umbrella Organisations (NUO),
(only on diskette)

5.2 Technical Characteristics of ICA Databank

5.3 Co-operative Questionnaire

I. INTRODUCTION

This document is the first comprehensive statistical overview of co-operatives in Europe, i.e. in the 41 member or invited member countries of the Council of Europe.¹

It is the result of the work carried out by International Co-operative Alliance (ICA) within the framework of the Project 96/014 "Statistics and Information on European Co-operatives", co-financed by the European Commission, Directorate-General XXIII, based on its decision of 30 December 1996 and on the Call for Proposals in the sector of co-operatives, mutual, associations and foundations, published in the Official Journal C 212 of 17 August 1995.

Motivated by the lack, inadequacy and heterogeneity of co-operative statistics at the national and pan-European level, this project was supposed to collect and analyse the essential, homogeneous, comparable and updateable data, which should be considered as "the lowest common denominator" of all the co-operative organisations of Europe.

This study analyses co-operative data and information in **two main parts**.

Part I includes:

- a description of the activities carried out and of the methods adopted for the collection, analysis and elaboration of the data and information;
- the results obtained, and particularly the Co-operative Statistical Profiles of 41 European countries and the Co-operative Statistical Profiles by Sector, with the related analysis and comments;
- the presentation of the ICA Databank;
- the conclusions and recommendations.

Part II includes the technical information on the methods adopted (questionnaires, the characteristics of the databank and extracts of the user's manuals) and the Institutional Profiles of the co-operative organisations which participated to the project or supplied information and statistics.

ICA hopes that this study will lead to an increase of knowledge on and improved image of the European co-operatives.

Note: The views and recommendations included in this report are those of the author.

II. METHODS

2.1 Characteristics of the Study

The following methods were adopted for the implementation of the activities of the project.

1. The survey and the definition of the **guidelines and procedures** for the collection, the analysis and the elaboration of the co-operative information and data included the determination of the countries, the definition of the sectors of the economy and of the variables to be considered by the study, and the level of the analysis and possible breakdown of the data.

The study broadened to **41 European countries**² where organised co-operative movements were present, independently of the fact that they were ICA member or not.

The co-operative data included the following **four variables**: number of **enterprises**, number of **individual members**, number of **workers** and **turnover** or **market share** by sub-sector or product (in agriculture), where these last data are available and significant.

Subsidiary enterprises owned by co-operatives are included within the statistics as well as some like-co-operative enterprises (“Sociedades Anonimas Laborales” in Spain, ICOM in U.K. and some mutual when members of the insurance sector of ICA).

The following sub-sectors of the economy or of co-operative activity have been selected for this study: the primary sector of food production: **agriculture, forestry and fishing**; the secondary of industry: the sub-sector of **small and medium size co-operative industries** and **artisans**; the tertiary or services sector: **banking, credit unions** and **insurance** (the financial sub-sector); **consumers** and **independent retailers** (wholesale and retail trade sub-sector); **housing, health** and **social care** services; **transport** and **utilities** and finally a differential sub-sector of “**others**” which may include multipurpose co-operatives or the co-operatives belonging to other not specified sectors (e.g. education and training; tourism, etc).

Information and data has been collected thanks to the collaboration of the co-operative organisations of the 41 European countries: the national organisations (**National Umbrella Organisations – NUO**) in membership with ICA Europe (96 organisations) and other co-operative organisations with indirect ICA membership or member of the European Sectoral Associations, so as to cover all European countries.

The **sources of information** from which the statistics were drawn are the administrative or management data available or specifically collected by the

NUO for year 1996. Whenever possible or suggested by national co-operative organisations, additional statistical data from the public registers of enterprises or of co-operatives was also included.

The 41 (European countries) x 3 sectors of economy and 16 sub-sectors (only 9 were identified in the initial project) x 4 variables (number of enterprises, members, employees, and turnover and market share) form the design finally adopted. This grid constitutes the basis for the collection and breaking down of the statistics, common to all the countries and sectors, so as enable the possibility of regular updating.

All the information and statistics concern the **year 1996** as of 31 December 1996. This differs from the original project presented to DG XXIII, which indicated 1995 as the base year.

2. The relevant information and data were collected through **questionnaires** sent by post to the co-operative organisations direct or indirect (members of a member) of ICA or members of the Specialised Organisations of ICA and to the Sectoral Associations of the co-operatives of Europe headquartered in Brussels. A total of 160 organisations replied and sent information and data.. **Part II** of this document includes a full list of respondents with a summary of the information submitted as well as a contact name. This corresponds to one of the outputs of the project: co-operative institutional profile (see **5.1: Co-operative Institutional Profiles**). A regular updating of the profiles is planned within the functioning of the ICA databank.

In order to ensure the uniformity of information and data – i.e. homogeneous and comparable data - guidelines and definitions were provided to the co-operative organisations with the questionnaires (see the point **5.2 “Co-operative Database Questionnaire”** included in the part II of this report).

In case of late or incomplete response, reminders by letter, fax, e-mail or telephone were necessary.

In the framework of the project a sample of co-operative organisations of 13 European countries – particularly in Eastern, Central and Southern Europe – were personally visited. The aims of the visits were: initially testing the questionnaire, classifications and definitions; later during the phase of project implementation, support the integration of information and data, ensuring the reliability of data by direct contacts with the co-operative organisations and the public National Statistical Offices. The direct contacts were helpful for a better understanding of the real situation, constraints and perspectives of the different co-operative movements and sectors in Europe.

3. In order to evaluate the provisional results of the EU-ICA Project “Statistics and Information on European co-operatives” and to support the final stage of its implementation, an **ICA European workshop of the national co-ordinators** of the co-operative organisations of Europe was held on 7-9 May 1998 in Geneva. 34 participants from 16 countries and two European Associations, ILO observers, EU-DG XXIII representative and a ICA staff and consultants participated. Analysis, lectures and discussion focused on:

- the provisional results of European co-operative statistics;

- technical characteristics of ICA Databank;
- co-operative statistics and information by country;
- guidelines for future data updating and distribution;
- testing the ICA Databank at ICA Head Office.

The workshop provided an opportunity for all the participating national co-ordinators to present and comment on their National Co-operative Statistical Profile, to validate it and/or ask that it be corrected or amended. After one day and half of very open and intense debate, highlighting the specificity of national and sectoral classifications and statistics, the participants agreed on the following conclusions and recommendations:

- to finalise the actual ICA-EU project with the collaboration of the country co-ordinators and to validate co-operative statistics by 15 June 1998;
- to make efforts to progressively improve the elaboration of essential comparable co-operative statistics within Europe and render more coherent the traditional classification by economic sectors;
- to analyse the feasibility of adding co-operative classifications based on the relations existing between co-operatives and their members and the characteristics of the co-operative membership (users/consumers; entrepreneurs; workers);
- to ensure that ICA in collaboration with national co-ordinators, permanently engaged or appointed by ICA members of each country; annually update co-operative statistics and information.
- that the next updating should be undertaken through revised and simplified questionnaires as well as proposals for sector classification and co-operative definitions (e.g. subsidiary enterprises aspect);
- to present these validated statistics of European co-operatives at the Regional Assembly for Europe, Paris, to be held in October 1998.

2.2 ICA Co-operative Databank

1. A **Co-operative Databank** was constructed by ICA thanks to the co-financing of the European Commission and the collaboration of the co-operative organisations of Europe, which collected the statistical data and comment them. The ICA Databank, with uniform guidelines and software, will provide an opportunity to collect, process and distribute statistical data and information on co-operatives and will facilitate regular updating in the future.
2. The minimum **hardware**, required by the ICA databank is PC 486-66, or superior, with a minimum of 8 Mb of RAM memory (16 Mb recommended) running Windows 95.
3. The **software** platform used for databank is ACCESS: it assures all the functions of the databank and manages the controlling lists. It was studied for assuring, rapidly and easily, the updating and the technical maintenance by the ICA databank administrator. It is possible to copy the application on diskette, so that it can be sent to the national co-operative movements in Europe and be installed on PC single work station version (ACCESS, on free version RUN-TIME). See the point **5.3: Technical Characteristics of ICA Databank** in the **Second Part** of this report.

III. DATA

3. 1. Co-operative Statistical Profile of Europe

The **table 1: Statistical Profile of the European Co-operatives** of the following page represents the most important overall result of the project..

This table cumulates the data of co-operatives, their members and employees by sector and sub-sector of 41 European countries. It also indicates the different “weight” of each sector and sub-sector according to the three variables considered (enterprises, members and employees).

For the first time and with an acceptable degree of reliability we know that in Europe it exists:

- **288 000 co-operative societies**, associating more than
- **140 millions members** and with a labour force of more than
- **5,5 millions employees.**

These data weight up the global importance of the co-operatives in the economic and social life of the Old Continent – a fact in itself hitherto unproven and not widely known - and strengthen the need for considering appropriately their actual and potential influence for any process of co-operation, integration and development of Europe.

Despite the fact that the total number of the co-operative enterprises represents only a minimum percentage of millions of European small and medium size enterprises, it is important to underline that:

- 288 000 co-operatives have often joint undertaking with about 15 millions of family or individual enterprises;
- 140 million members represent about 17,5% of the population (800 millions persons) of 41 European countries considered in the project; and that
- 5,5 million employees correspond to the size of the jobs created by the 25 biggest European employers, which are often multi-national corporates.³ In reality the number of persons working in the co-operatives – on a double possible quality of member-entrepreneur or as worker - is much bigger, as it will explained in the following analysis.

3. 2 Analysis by variable

The table 1 in fact allows and demands supplementary comments and explications for each of the three variables considered – enterprises, membership and employees – for their correct evaluation and for avoiding untrue interpretations.

Co-operative Statistical Profile by Region

1996

Europe

	Number of Societies		Number of Ind. Members		Number of Employees	
Total of Primary/Agriculture Sector	108,510	37.6%	17,052,561	12.2%	1,037,922	18.7%
Agriculture	106,717	37.0%	16,680,300	11.9%	1,005,429	18.1%
Fisheries	1,572	0.5%	108,487	0.1%	11,905	0.2%
Forestry	221	0.1%	263,774	0.2%	20,588	0.4%
Total of Secondary/Industry Sector	47,220	16.4%	1,435,717	1.0%	978,805	17.6%
Artisans	2,485	0.9%	287,587	0.2%	1,059	0.0%
Workers	44,735	15.5%	1,148,130	0.8%	977,746	17.6%
Total of Tertiary/Services Sector	132,829	46.0%	121,845,283	86.8%	3,543,762	63.7%
Banking	12,848	4.5%	36,454,844	26.0%	478,655	8.6%
Consumers	18,928	6.6%	62,664,055	44.7%	1,929,136	34.7%
Credit Unions	5,751	2.0%	8,363,696	6.0%	24,824	0.4%
Health	133	0.0%	2,513,187	1.8%	6,368	0.1%
Housing	76,836	26.6%	9,943,939	7.1%	211,488	3.8%
Independant retailers	479	0.2%	254,201	0.2%	698,333	12.6%
Insurance	145	0.1%	351,215	0.3%	42,894	0.8%
Social Care	3,475	1.2%	108,393	0.1%	75,276	1.4%
Transports	3,335	1.2%	111,445	0.1%	3,554	0.1%
Utilities	655	0.2%	635	0.0%	1,824	0.0%
Others	10,244	3.6%	1,079,673	0.8%	71,410	1.3%
Total for Europe	288,559		140,333,561		5,560,489	

Sources : National Umbrella Organisation(s) - NUO

Notes : -

3. 2. 1. Enterprises

The indicated number of the enterprises - co-operative societies in general, but also "subsidiary enterprises" belonging to co-operative institutions or traditionally classified as part of the co-operative movements - is surely under-estimated. In fact the total number of the co-operative societies, calculated by adding the data reported by the national statistics or listed in the national registers of co-operatives existing in several European countries, should be bigger than the various totals indicated in first column of the table 1.⁴

This table shows that about 38% of the total number of co-operatives belongs to primary sector of food production, 16% to secondary sector of small and medium size industries and 46% to tertiary sector of services. The lack of comparable data permit only some estimations on the trend of the number of enterprises by sector. It is on and expected a continuous slow decrease of the enterprises of primary sector, particularly in the countries in the South of Europe, for co-operatives merging processes; a stability in the industrial sector, with only significant increase of very small enterprises (from 3 to 10 members-workers); the tertiary sector represents the more dynamic sector for enterprises and jobs creation in new sectors (health and social care, services to the persons at community level, professionals, etc.), in spite of the concentration and merging process of the financial and commercial sub-sectors.

The size of the co-operative enterprises by sector, estimated on the average work force employed by enterprise, shows in a decreasing order of size the forestry enterprises (concentrated in Finland, Sweden and Norway), followed by insurance co-operatives (with an average work force of 300 persons), by the consumer (average of 117 persons) and co-operative banks (37 persons); the others co-operatives in agriculture as well as in industry or services sectors employ an average personnel from 5 to 30 persons.

3. 2. 2. Membership

Additional analyses by sub-region and sector of activity need to be done for a better comprehension and evaluation of the co-operative membership: the 140,3 millions of individual members registered in the table 1.

The data breakdown by sub-regions shows that the co-operative membership in the countries of the EU (83,3 millions) represents 22,4 % of its total population (373 millions in 1996) and that the membership of the other European countries (57 millions) represents 13,4% of their population (427 millions). This total memberships include by adding the double or triple membership to different co-operatives, which very often exist in the countries with high "co-operative intensity": the same persons in fact can be members of more than one agricultural co-operative (by different function or product), in membership with an agricultural co-operative or a co-operative bank, or with a consumers and an housing co-operative, etc.

The analysis by sector and sub-sector put in evidence two big categories of co-operatives - which depend and at the same time determine the characteristics and the roles of the members -: those where the members have a quality or user of the co-

operative services and those where the members play a role of co-entrepreneurship as producers of goods and/or services:

- **122 million members** (about 87% of the total membership) belong to the first group: 62 million of consumers, representing 45% of total membership; 45 million (32% of the total) of members of the financial sector of co-operative banks, credit unions and insurance societies⁶ ; 10 million (7% of the total) of housing co-operatives and 5 million (3% of membership) of members-users of other types of co-operative services (health, tourism, education and training, etc.).
- **18 million members** include farmers and fishermen, artisans and associated workers, hauliers, doctors and professionals of health or social care sectors: all these members play a role of co-entrepreneurs or a joint role of workers and co-entrepreneurs.

By their dimension and business, only a minority of the millions of members-users of the first group of co-operatives, – the elected members – transcend a role of user of services, participating actively to the governance and control of the co-operative undertaking .

For the second group of co-operatives the role of associated co-entrepreneur is constitutionally determinant for the success of the co-operative business, even if this could be particularly difficult to practice for traditional industrial jobs or in the workers co-operatives of Central and Eastern Europe, considering the legacy of the past systems of co-operative state governance and control.

The lack of previous comparable data at the global level permits limited analysis and estimations on the trend of the European co-operatives .

The co-operative members of the **primary sector** are stable, with a slight decrease in the countries of EU or AELE as consequence of “natural” diminution of farmers and agricultural workers and for the decreasing weight of the agriculture in the national economies. The relation between the number of co-operative societies and their membership confirm that the medium size of the co-operatives varies considerably from country to country, with an evident presence of small agricultural co-operatives in the countries of Southern Europe. It is also to point out the weakness of agricultural co-operation in some countries of Baltic region and Eastern Europe (Estonia, Latvia, Lithuania, Romania) and in most of the CIS countries. About ten countries do not have a true and organised agricultural co-operative movement. The historical reasons of this delay are evident: on one hand the co-operative form of management is still identified or connected with the past negative experiences of compulsory land expropriation and work force proletarianization. On the other hand the land reform and farm restructuring - for the complex process of land restitution to the old owners or their heirs and land allocation to farmers or smallholders – will take additional years for a complete implementation, considering the open existing problems, such as the shortage of machinery, difficulties with transport, the deterioration of irrigation system, no access to commercial credit, etc. Nevertheless recent sample surveys in farm household reported that 30% of the respondents cooperate with other farmers in a variety of activities : informal “water co-operatives”, joint use of machinery and equipment, marketing of products and other joint

activities.⁷ For all these reasons only in few cases the consumer organisations which exist in all the countries of Eastern and Central Europe and CIS were able to collect and send statistics on agricultural co-operatives (or other associative organisations) recently re-organised on the basis of the principle of voluntary and open membership of the farmers.

In the **tertiary sector** it can be estimated that the membership of the **consumer co-operatives** globally decreased in the nineties. This represents the overall result of opposite trends. In some countries (in Denmark, Finland, France, Italy, Norway, Sweden, for example) the number of members has increased thanks to new consumer policies launched during the last years: new “membership scheme”, reintroduction of dividends, new services, better consideration of nutrition and environment needs, etc. These situations are counterbalanced by situations of crisis in other countries (see the cases of consumer co-operatives in Austria and Germany). In the countries of Eastern and Central Europe and CIS, the statistics generally indicate a decrease of consumers membership. This can be explained by the “cleaning” of some “propagandist” statistics of the past years as well as by the extreme difficulty for mobilising the participation of the consumers to the process of reorganisation and merging of a network of thousand of traditional small co-operative shops. These shops play an evident social function distributing goods for the primary needs of the population, but bringing globally important economic and financial deficits for the consumer co-operatives.

In the **service sector** the increase of membership concerns the co-operatives of new professions and services: home assistance to elders and handicap person, nurseries, home services, environment, “insertion by the economy”, leisure-time activities, etc. . Normally it is a matter of grass-root and spontaneous initiatives responding to new community needs, generally without co-ordination of apex organisations. It is important to observe that these new co-operatives begin to appear in the national or sectoral statistics, phenomenon of easier evidence where national organisations have been founded (see the cases of health and social care co-operatives in Spain and Italy).

3. 2. 3 The Workers

Among the 5,57 million persons employed in co-operatives, over 1 million (18,5% of the total) work in the primary sector; 978 000 work in the industrial sector (17.5% of the total) and 3,55 millions (64% of the total) in the services. It is only in some sub-sectors of services that we may expect to have a net increase of jobs, particularly within the new professions and services. Tentative analysis of the employment can be done by sub-sector where some dynamic trends exist or are foreseeable.

Among the about 2 millions of workers of the **consumer co-operatives** only 361,000 (19%) are employed in the co-operatives of 13 countries of EU or EFTA, where the co-operative turnover represents about 80% of the turnover of all the countries of Europe where the consumers co-operative are present. If this confirms us that incomparable levels of consumption and productivity exist between the two groups of co-operatives, the situation make us fear that the consumer co-operative sector in ECE and CIS countries is expected to loose a great many jobs, particularly in Russia and in

Ukraine. Besides a process of modernisation of the consumer outlets (shops, stores, wholesale centres, specialist units) is urgently required for continue to assure the actual economic and social role of the co-operatives. Its implementation will be feasible if supported by increasing level of consumption and a new role of consumer-members.

It is to underline the relevant results in term of employment obtained by the co-operatives in their process of modernisation of **independent retailers** network: about one million persons globally, as well as retailers as sales personnel, are employed in the 12 European countries where these co-operatives have been organised. It is regrettable that this type of co-operatives of commercial small and medium entrepreneurs isn't yet developed in ECE and CIS countries, for the contribution that retailers co-operatives could give for the modernisation of wholesale and retail sector, integrating the presence of consumer sector.

Similar analysis could be done for the **industrial co-operatives** in the ECE countries. Theirs productions and business represent the historical result of the authoritarian state-run planning system, which attributed to worker co-operatives marginal sectors of the economy. Moreover these co-operatives are lagging behind substantially in their technologies, their internal market is reduced and their traditional export market, Russia particularly, are declining. These are the reasons why the industrial co-operatives – which in ECE countries give employment to 200 000 workers and play an important social role with the integration of thousands of persons with handicap – have lost about 30% of the jobs (and of members) during the last eight years⁸.

3.3 Sectoral analysis: economic indicators

Information and economic data, when available and relevant have been provided by the National Umbrella Organisations of the majority of the countries: the turnover and the market share; premiums and number of policies in insurance sector; houses and apartments built or administrated; etc.(see the data included into the “**Co-operative Statistical Profile by Sector**” worked by the ICA databank).

The importance of the co-operative business and services in all Europe is confirmed, particularly in the following sectors.

1. Agriculture, Forestry and Fishing

It is the sector of the economy where the co-operatives have the best weight and influence. Frequently the bigger market share in several European countries, including in ECE countries, belong to the associated farmers and their subsidiary companies.

It was remarked on the contrary that in about ten countries organised co-operative movements couldn't yet be structured in the agricultural sector for the reasons indicated above.

Co-operative forestry business is limited to few countries of Europe, nevertheless it has exceptional relevance in Finland, Norway and Sweden, with respectively 70%, 31% and 60% of the sector market share.

Co-operatives of fishermen play a significant role only in France, Italy, Spain and Iceland.

2. Industry, Arts and Crafts

The industrial and handicraft co-operatives play a significant role only in few countries of the Southern and in ECE countries: the sub-sector of mechanical engineering industries in the Basque region of Spain; the construction and public works in Italy, France and Poland; the textile (garments and clothing, sport and babywear for example) in Romania and Bulgaria; arts and crafts in general and bread production in ECE and CIS countries.

3. Financial Services

The **co-operative banks and credit unions** are present in 31 European countries and they have a very significant market share (from 37% to 20%) in France, Finland, Austria, Netherlands, Germany, Cyprus and a rate from 2% to 10% in Belgium, Greece, Italy, Portugal, Spain, Sweden, Turkey and United Kingdom. The credit unions have an exceptional importance in Ireland and have been reset up with success in Hungary, Poland, Romania, Russia, Slovenia and Ukraine.

Co-operative or mutual insurance groups have a more or less significant presence in 24 European countries, several insurance organisations have been founded in ECE and CIS countries, often in joint-venture with EU insurance co-operative or private groups. The most significant social and economic indicators concern the about 80 million of policies in force within the co-operative or mutual groups in 1996, and income premium of 590 billions Ecu in 1995 (+15% on 1994).

4. Wholesale and Retail Sector

The data concerning turnovers market shares of **consumer and independent retailers co-operatives** are generally indicated in the national and sectoral statistics. The highest market share concern the Nordic countries (Denmark, Finland, Sweden and Norway), Switzerland and United Kingdom; the best growth rate concern Italy, Spain and Greece; situations of crisis have to be registered in Austria and Germany. Other economic indicators of the consumer co-operatives in ECE and CIS countries (for example the turnover by employee, or by shop or by square meter, when available) confirm that the process of modernisation and restructuring started up in ECE countries and has still to be implemented in the CIS countries. Faced to the deficit of the smaller traditional co-operative shops and considering the stagnation of consumption - particularly in rural areas and for the poorer families of urban areas - the co-operative organisations can temporally survive integrating the core business with the production of agricultural and popular food basket goods. Nevertheless this model will tend to disappear for the increasing competition, as happened in the strongest co-operative movements of Europe.

It has already been underlined how important is the role played by EU **co-operatives of independent retailers** for the modernisation of the commercial system and for the employment. It is important to notice that a promotion of similar forms of trade has been tested successfully in some ECE and CIS countries (for example in Armenia and Georgia) by the national consumer organisations, thanks and for the best exploitation of numerous commercial outlets property owned by consumer movements.

5. Housing

The only comments concern the confirmation of the important role that the **housing co-operatives** traditionally play in some countries (Norway, Denmark, Sweden, Germany, Italy, France, Turkey for example) and the fact that in some ECE and CIS countries autonomous co-operative movements have been re-founded (for example in Czech Republic, Poland and Slovak Republic) to improve the process of privatisation or attribution of ownership rights to the tenants, and to permit a co-operative efficient administration and maintenance of the buildings and common properties.

6. Health and Social Care

It is a sector of recent development. **Health co-operatives** have strengthened their role and position in Spain and in Belgium and Greece (the social pharmacies); the **social care co-operatives** constitute a new and important reality in Italy and Sweden and are progressively set up in the other Nordic countries, in the United Kingdom and in ECE countries, region where by the way the workers co-operatives have been integrating for a long time in their production process a great percentage of people with handicap.

Health and social care co-operatives are still expected to spring up and strengthen, by setting new form of self-management – shared between professionals and users of services – in the framework of the reform of the public health services and insurance systems..

7. Utilities and Other Services

The co-operatives of (public) utilities and those such as the school, education and training co-operatives, the tourism, the multi-purpose co-operatives, etc. form these two groups. Often they comprise innovative form of self-managed business and services with a positive employment impact. Statistics indicate their relevance in Italy, Portugal, Spain and Nordic countries. In the majority of European countries, where no sectoral co-ordination exists, it is still difficult to detect and quantify by statistics the characteristics and the economic and social impact of these co-operatives.

2.4 Data by Country

This part of the report includes the short comments to **41 Co-operative Statistical Profiles by Country**.

These profiles represent the result of the work carried out by the National Umbrella Organisations at country level. As explained before the data were collected and sent back to ICA by the Co-operative Database Questionnaires. When necessary and possible, the data have were compared with and integrated by the data of the European Sectoral Associations and by the data of the National Statistical Offices (NSO).

The national data include the economic and social indicators, particularly turnover and/or market share for the main sub-sectors.

ARMENIA

The information and data of the Co-operative Statistical Profile of Armenia were obtained and validated by the unique NUO: the **Union of Consumer Societies – HAYCOOP**. The data correspond to co-operative statistics of the National Statistical Office at 31.12.1996. The consumer sector is the most important for number of societies (2874), as well as for membership (558,230 persons), employees (28,314) and turnover (9,600 million of AMD in 1996). The consumer sector includes 2380 traditional shops, 35 trade centres - which accommodate also individual retailers - and 172 subsidiaries (bakeries, catering, restaurants, factories, multipurpose market services). The second sector is composed by 1,821 new small and medium size co-operatives in the industrial and artisans sub-sectors, which associate 8,630 members and employ 16,170 persons. The third sector concerns agriculture, as result of the land reform and farm restructuring, and fisheries, where 391 societies globally associate 1,725 members and employ 3,815 persons. The last services sector is composed by 599 co-operatives in health, transport, utilities and “others” sub-sectors, which associate 2,440 members and employ 4,010 persons.

AUSTRIA

The information and data of the Co-operative Statistical Profile of Austria were obtained by the European sectoral associations and integrated and validated by the **Institut für Betriebswirtschaftslehre der Universität Wien – Fachbereich Für Genossenschaftswesen**. The data correspond to co-operative statistics of two NUO. The most important sectors are represented by agriculture and banking for the number of enterprises (1067 and 763 respectively) as well as for membership (444,139 and 2,388,459 persons), employment (25,997 and 26,671 employees) and for the turnover or market share (70,200 million of ATS, corresponding to 30% of market share for agriculture; 31% of market share for banking). The housing (4% of market share) and wholesale and retail sector represents the third and fourth relevant sectors of co-operative business. Particularly important in the commercial sector is the contribution of the co-operatives of independent retailers (10,560 entrepreneurs, with a turnover of 20,600 million of ATS) after the crisis of the consumer co-operative sector, Konsum Austria, in liquidation as a co-operative group (the turnover decreased from 4,670 millions in 1995 to 1,470 million of ATS in 1996). New co-operatives are starting to appear in workers and service sector. Finally the insurance sector is covered by 2 important mutual holdings with 17% of insurance market share.

The following comment was expressed by the Prof. Johann Brazda of the Wien Institut in occasion of the validation of the data: “In recent years co-operatives have increasingly shed their traditional alliances and their self-appreciation as “movement” that are specifically different to other commercial enterprises. The tendency has been towards “managerial co-operatives” – and often the co-operative legal form has been abandoned in favour of other legal forms of enterprises. The legal basis has not changed very much during these recent decades, but the rare changes that have been put through, also point in the same direction. The notable absence of public discussion concerning this universal farewell to traditional co-operative principles and values indicates that the co-operative heritage does not find too many supporters in today’s Austria. The public debate concerning co-operatives has sadly concentrated on economic problems of certain co-operatives – not only in the consumer co-operative

field, but also in certain branches of agricultural co-operation. Often representatives of the co-operatives have been known to bring up these problems themselves in an effort to reform their sectors in order to adapt to increased competition. Without doubt the co-operative spirit will be reborn several times during the history. This usually has been associated with influential social movements. At present moment, however, the logic of competition and of capitalism seems to dominate more and more the field of institutionalised co-operation in Austria as well as in many other countries”.

AZERBAIJAN

The information and data of the Co-operative Statistical profile of Azerbaijan were obtained and validated by the unique NUO of the country: the **Central Union of Co-operatives of Azerbaijan – AZERITTIFAG**. The co-operative presence is concentrated in the wholesale and retail sector, where 79 consumer co-operatives associate 660,000 members (less 28% if compared to 920,000 of 1995) and employ 36,900 persons. As in other CIS countries, the consumer co-operatives model includes also other productive business and services, such as bakeries, transports and travels, restaurants and bars, etc. No data are available for the turnover in 1996 (it was 33,3 million of AZM in 1995).

BELARUS

The information and data of Co-operative Statistical Profile of Belarus were obtained and validated by the unique NUO of the country: the **Belarussian Republican Union of Consumer Societies – BELKOOPTSOYUZ**. The co-operative presence is concentrated in the wholesale and retail sector, with a turnover of 12,300 million of BYB (924,1 million USD) in 1996, corresponding to 18,7% of market share. The number of co-operatives is stable (147 societies) and the personnel decreased of 8%, from 139,979 in 1995 to 128,696 persons in 1996. As in other CIS countries, the consumer movement includes other productive business and services within independent units and subsidiaries, which do not appear in the statistical profile, as well as the starting presence of agricultural, industrial and services (housing) co-operatives.

BELGIUM

The information and data of Co-operative Statistical Profile of Belgium were obtained by four NUO under the co-ordination of the **Fédération Belge des Coopératives asbl (FEBECOOP)** and by the European sectoral Associations. The data collected correspond only partially to the co-operatives existing in Belgium. However it was impossible to complete the profile, due to the lack of specific statistical data on co-operatives in Belgium, except for the about 700 co-operatives referring to the National Council of Co-operation.

In any case the co-operative presence is important in Belgium in the following sectors: agriculture, with an estimated number of 1,264 co-operatives and a membership of 398,000 persons; the health-pharmacies sector, with 10 societies, 2 millions consumer members, a personnel of 2,500 employees and a turnover of 22,000 million BEF, representing 18% of total pharmacies market share; insurance

sector, composed by one co-operative; one mutual and two stock companies, with a total of 1,659 full time employees; the banking sector, composed by two banking groups, with 239 local banks; associating 500,000 members, a personnel of 5,577 employees and a market share of 6%; the independent retailers sector, composed by one co-operative group with 600 retailers in membership and 2600 employees. It is important to remark the recent foundation of 26 workers and professional services co-operatives, which employ 271 persons.

BOSNIA-HERZEGOVINA

The information and data of the Co-operative Statistical Profile of Bosnia and Herzegovina were obtained and validated by the unique NUO of the country: the **Co-operative Association of Bosnia and Herzegovina**. The co-operative presence is limited to the agricultural sector (70 co-operatives with 1,350 employees). No other reliable information, as well as no data on the Serbian entity composing Bosnia-Herzegovina were obtainable after the war. The following main problems are in front of the Co-operative Association and external assistance: the work of rehabilitation of the co-operative movement; the elimination of the war aftermath, particularly the demining of agricultural land, and the establishment of organisational and business linking between the two Federations. A new Co-operative Law was approved in 1997.

BULGARIA

The information and data of the Co-operative Statistical Profile of Bulgaria were obtained and validated by three NUO, with the co-ordination of the consumer NUO: the **Central Co-operative Union – CCU**. The data correspond to the overall statistics of National Statistical Office of Bulgaria. The co-operative presence is important in four sectors: wholesale and retail, industry and agriculture and banking, the last sector as subsidiary activity of consumer co-operatives. The 1121 consumer co-operative, with 10,000 traditional consumer shops and a retail market share of 20%, manage also productive agricultural and industrial units and subsidiaries (1300 bakeries, producing 34% of total bread; biscuits factories; mineral water and soft drink production, packaging and export, wine and alcohol production and export, agricultural processing factories, foreign-trade and tourism organisations, etc.) which assure the profitability of the consumer sector. The industrial sector is composed by 400 co-operatives, which employ about 40,000 persons (with a remarkable average of 100 workers per enterprise), including 10,000 workers with handicap which are fully integrated in the productive activities. The agricultural sector where 3,267 new co-operatives (743,000 members), founded in the last years as a result of the land reform and farm restructuring, appear officially in the national statistics from 1996.

CROATIA

The information and data of the Co-operative Statistical profile of Croatia were obtained and validated by the unique agricultural NUO: the **Croatian Co-operative Alliance – HRVATSKI ZADRUZNI SAVEZ**. The data correspond to the 1997 statistics of the National Register of Economic Subjects in Croatia. The most relevant

presence of co-operatives concerns the agriculture (479 societies, with 80,000 members and 4,000 workers); the credit (with 164 credit unions) and housing (with 568 societies, but most of them in liquidation due to taxation problems). The consumer co-operatives disappeared with the old regime. Insurance, banking and fisheries are in a promotion phase. A new Law on Co-operatives was approved in 1995 and a sectoral law on credit and housing sectors is still in preparation.

CYPRUS

The information and data of the Co-operative Statistical Profile of Cyprus were obtained and validated by the NUO: the **Pancyprian Co-operative Confederation Ltd**, in collaboration with the other three apex organisation, particularly the Co-operative Central Bank Ltd, the National Department of Statistics and Research and the Registrar for Co-operative Development. The data of the profile correspond to the official co-operative statistics of Cyprus (including the 217 societies which have postponed their activities since 1974, due to the Turkish occupation of the Northern part of Cyprus). The banking is the predominant co-operative sector with remarkable progress in recent years. A co-operative central bank and 476 local credit societies, with 420,057 members and 1,825 employees, represent the second banking group of the country, with 35% of total country deposits. Co-operative credit and saving banks may be founded to be in need of restructuring for the purpose of harmonisation with EU directives. The second relevant sector is represented by agriculture and agro-industry: 35 co-operative societies, with 15,712 members, 340 full-time employees and a turnover of 28 millions of CYP, which represent respectively 30% and 60% of wine production and export. The wholesale and retail sector (127 co-operatives, 69,880 members, 620 employees and a turnover of 50,8 million of CYP) represents the third co-operative sector, where for the intensification of competition of large and modern supermarkets, many traditional co-operative stores are facing serious problems of survival. The housing sector (with one national co-operative, 5,581 members and a turnover of 72,8 million of CYP) as well as the other sectors of cottage industry and services co-operatives, the lasts relatively new, and in a stage of progressive development.

CZECH REPUBLIC

The information and data of the Co-operative Statistical Profile of Czech Republic were obtained by and validated by the five NUO, with the co-ordination of the **Co-operative Association of the Czech Republic**. The data correspond to the national official statistics of the country and cover all the principal sector of economy. The agricultural sector, which includes 1081 co-operatives, with 85,000 members and 96,000 workers, represents a very high percentage (65%) of agricultural production, with a turnover of 70,000 million CZK. The wholesale and retail sector where the 70 consumer co-operatives, with 579,767 members, 26,034 employees and a turnover of 28,700 million CZK, represent 5% of the market share. The housing sector with 671,482 members and 2,640 employees, represent 45% of the housing stock. The industrial sector is composed by 428 co-operatives, associating 34,834 members and employing 43,557 workers, and have a turnover of 21,000 million CKK, representing 1,5% of industry market share. Finally 27 emerging and expanding credit unions and

an insurance company, owned by institutional co-operatives partners, represent the co-operative presence in the financial sector.

DENMARK

The information and data of the Co-operative Statistical Profile of Denmark were obtained and validated by three NUO, co-ordinated by the **Danske Andelselskaber (Federation of Danish Co-operatives)**. The co-operative business and services are particularly relevant in the following sectors. The agriculture, with 65 societies, 113,000 members, 27,826 employees and a turnover of over 70,000 million DKK, representing an average between 50 and 80% of market share (with particularly high market share and export in dairy, slaughterhouses and fur production). The wholesale and retail sector, with 526 consumer societies, 1,226,244 individual members, 20,558 employees including the personnel of subsidiaries, have a total turnover of 37,324 million of DKK, representing a stable significant market share. The housing sector (with 695 societies and 7,300 employees), the workers (with 115 societies and 5,200 employees), the insurance and pensions sector (with 2 companies and 1 mutual and 3,855 employees), the independent retailers (377 members and 1,800 employees) and the banking sector (with 41 banks, 52,000 members and 1,553 employees) represent the other relevant presence of the co-operatives in the country. No specific legislation for co-operatives exists in Denmark, where co-operatives are subject to the legislation for commercial enterprises, but the agriculture co-operative by-laws and consumer membership schemes are particularly effective and strongly member-oriented.

ESTONIA

The information and data of Co-operative Statistical Profile of Estonia were obtained and validated by the unique NUO of the country: the **Central Society of Estonian Consumers Co-operatives – ETK**. The co-operative presence is concentrated in the wholesale and retail sector, with a turnover of 3,220 million of EEK (153,5 million USD) in 1996, corresponding to 13,2% of market share. A slight decrease in number of co-operatives societies, a relevant reduction in membership (from 80 to 53 thousand persons) and a remarkable increase of turnover (which was 1,920 million of EEK in 1995) were registered in 1996. As in other CIS countries, the consumer movement includes other productive business and services within independent units and subsidiaries, which do not appear in the statistical profile, as well as the starting presence in agricultural, industrial and services (housing) co-operatives.

FINLAND

The information and data of the Co-operative Statistical Profile of Finland were obtained and validated by the five NUO, co-ordinated by the **Finnish Consumer Co-operative Association – FCCA**. The data correspond to 1996 official statistics (National Board of Patents and Registration), including the traditional organised movement (524 societies) as well as the smaller co-operatives (1140 societies) created in the recent years in new sectors (for example worker, service and expert co-operatives; health and social care; supply and marketing co-operatives; tourist,

cultural and communication; energy and water co-operatives). The co-operative business and services are particularly relevant in the following sectors. The agriculture and forestry, with respectively 64 and 1 societies, 134,800 and 117,800 members, 13,587, a work force of 16,586 employees and a turnover of 19,000 and 20,000 million of FIM, representing an average of 79% of agricultural and 31% of forestry market share. The co-operative wholesale and retail sector, with 46 societies, 1,066,774 individual members, 23,761 employees including the personnel of subsidiaries, and a total turnover of 33,822 million of FIM, represents 35,5% of market share in the food sector and have a significative presence in the hotel and restaurant business. After a period of crisis in the 80s and beginning of 90s and the application of a restructuring programme, which is still in execution, the consumer co-operative sector is now expanding and improving the market share thank to the consumer loyalty supported by bonus rewarding systems. The banking sector, with 298 co-operative banks, 668,000 members and 9,978 employees and an income of 11,300 million of FIM, covers 35% of market share. The Insurance sector, with two mutual groups, 115 insurance associations and various subsidiaries, covers 7% of insurance market (39% if including all mutual organisations). No supplementary data on membership, personnel and turnover are available for the above indicated new sectors of co-operatives.

The 1901 Finnish Co-operative Law is under revision. A task force of co-operative experts was formed by the Ministry of Justice

FRANCE

The information and data of the Co-operative Statistical Profile of France were obtained and validated by 13 NUO with the co-ordination of the **Groupement National de la Coopération – G.N.C.** The data correspond to the 1996 official statistics on French co-operatives published by the Conseil Supérieur de la Coopération, February 1998. The market share of four groups of co-operative banks (with 4699 primary societies, a membership of more than 12 million persons and 137,000 employees) continue to progress and represent the 1st, 10th, 11th and 34th place in the national ranking of banks. The 16,800 agricultural co-operatives - including the 13,000 typical community French co-operatives for the common utilisation of agricultural equipment (CUMA model) – continue to be the leader in the organisation of the agricultural production and services to the farmers. They associate about 90% of farmers and represent about 30% of the agro-industry market share, with a turnover of 400 billion FRF, including their subsidiaries. The co-operatives of fishermen, artisans, independent retailers and transport represent a less relevant market share of their economic sector, but they are increasing their societies, membership and turnover, responding to the need of small entrepreneurs, professionals and workers for a joint partnership and a co-operative form of business governance. In the fishery co-operatives the members represent 70% of the French fishing and processing. The independent retailers with a global turnover of 40,000 million FRF represent 5,7% of market share. The industrial production and service co-operatives register a net increase (+ 151) of small societies with an average of 5 to 10 workers and professionals. 733 enterprises associated in 30 transport co-operatives have a global park of 3000 vehicles and can maintain their market share in front of the bigger companies and strong competition. The consumer co-operative sector is stable for membership and turnover, with a relevant national role played by a specialised mail

order group. The housing co-operative sector play a relevant role with a rate of growth of 10% in the construction of popular houses for rent, with prices of 10-20% below the market prices. It is to remark that statistics for the insurance and health and social care sectors are excluded from the statistical profile, because they are covered in France by mutual societies and not profit associations.

GEORGIA

The information and data of the Co-operative Statistical Profile of Georgia were obtained by the NUO: **Georgian National Alliance of Consumer Co-operation – TSEKAVSHIRI**. The co-operative presence is concentrated in the wholesale and retail sector, with 105 co-operatives, 200,000 members, 16,337 employees and a turnover of 32,7 million GEL, corresponding to 5,2% of market share. As in other CIS countries, the consumer movement of Georgia includes a very diversified production and service activities, such as: catering, restaurants and rest-houses, processing and canning factories, bakeries (896 units, particularly in countryside), import-export activities. A relevant part of the assets are inadequately exploited for the limited capacity of investment and the necessity of concentrating the resources in the core business priorities. Subsidiaries were created for joint-venture business with foreign partners.

GERMANY

The information and data of Co-operative Statistical Profile of Germany were obtained and validated by the four NUO with the co-ordination of the **Deutscher Genossenschafts und Raiffeisenverband e V. - DGRV**. The co-operative business and services are particularly relevant in the following sectors where the economic role of the co-operatives have been continuously growing. Agriculture, where 4,434 co-operatives associated 3,100,000 farmers, employ 155,000 persons and have a turnover of about 75,000 million of DEM. Banking where 2,421 co-operatives with more than 16 thousand outlets and 173,000 employees, have a balance sheet of more than 900 billion DEM. The small scale industries, commodities and services co-operatives sector, where 1,477 co-operatives – decreasing rapidly in number bur increasing the operational size for merging process - associate 291,000 members and employ 105,500 persons. Housing sector, where 1,940 co-operatives associate 3,15 million members, employ 21,612 persons and are still expanding their role and services. The wholesale and retailers sector is composed by independent retailers and consumer co-operatives: two independent retailers co-operative groups represent the strongest retailers sector of Europe employing more than 600 thousand retailers and personnel; the consumer sector, formed by 47 co-operatives with 1,5 million members and 26,500 employees, suffer on the contrary a difficult period of stagnation or crisis, with number of societies in liquidation. Even not yet included in statistics, recent analysis confirmed that co-operatives have moved to new sectors, such as environmental protection, education, health care and provisions for old-aged persons.

GREECE

The information and data of the Co-operative Statistical Profile of Greece were obtained by five NUO in co-ordination with the **Institute of Co-operation**. The most

important sector is represented by the agricultural co-operatives (6,800 societies with a membership of 782,000 members and 10,500 workers) corresponding to the following market share: 70% of wine production; 55% of olive oil; 45% of cereals and 35% of milk and cotton production. For the first time a statistical breakdown exists for the “urban sector” of co-operatives, composed by the following sectors: artisans (23 co-operatives with 2,000 members and a turnover of 10,000 million GRD); financial sector (7 banks with 40,933 members and 25 credit co-operatives with 14,498 members); health-pharmacies sector (30 co-operatives with 3,950 pharmacists, representing the 43% of sector market share); the wholesale and retail sector (84 consumer co-operatives, 200,000 members and 1,500 employees); an insurance co-operative organisation, recently created in joint-venture with some EU co-operative partners. A joint survey-research project is engaged for obtaining better analysis of all types of urban co-operatives and social economy sector in 1998.

HUNGARY

The information and data of the Co-operative Statistical Profile of Hungary were obtained by and validated by the five NUO, with the co-ordination of the **National Federation of Consumer Co-operative – COOP HUNGARY**. The data correspond approximately to the data of the Central Office of Statistics, which registered 4,749 co-operatives in 1996, but includes a relevant percentage of inactive co-operatives. The co-operatives cover the following sectors of economy: agriculture, where 1,345 co-operatives, with 300,000 members and 86,000 workers, represent a relevant percentage of agricultural production, with a turnover of 300,000 million HUF and 40% of cultivated land. Wholesale and retail sector, where 260 consumer co-operatives, with 559,000 members and 32,000 employees, have a turnover of 124,000 million of HUF; Housing sector which with 1060 co-operatives, 304,000 members and 2,186 employees, integrates about 270,000 flats, facilitating the work of building reconstruction and renovation. The industrial co-operative sector, with 606 workers co-operatives have a significative presence in the construction, metal, furniture manufacturing and community social services. Finally 226 saving co-operatives, serving about 1,8 million members and employing about 6,500 persons, represent a dynamic and expanding co-operative presence in the financial sector and are very known throughout the country.

ICELAND

The information and data of Co-operative Statistical Profile of Iceland were obtained by the unique NUO of the country: the **Samband Islenskra Samvinnufelaga – samband of Iceland**. The co-operative presence cover the fisheries sector with two co-operatives and other technical and commercial activities realised by their subsidiary companies and by other 24 multi-purpose co-operatives. The co-operatives have also a presence in the sectors of wholesale and retail, agriculture, cottage industries and insurance.

IRELAND

The information and data of the Co-operative Statistical Profile of Ireland were obtained by the European Sectoral Associations of Brussels and World Council of Credit Unions. No remarks on statistical profile were presented by the NUO: **Irish**

Co-operative Organisation Society Ltd, which was asked to integrate and validate the data. The most relevant co-operative sectors are represented by credit and agricultural co-operatives. In agriculture the 133 societies (with 186,097 members at 31.12.1995) have 100% of market share in diary and livestock artificial insemination; 70% of grain and animal feed; 30% to 70% of red and white meats. In the financial sector one co-operative bank (1374 members, 588 employees and a market share of 2,40%) and particularly 532 credit unions (with 1,935,263 members, 1,500 employees, a savings amount of 2,900 million of IEP, and 6% of the market share) represent the largest national credit union network of Europe. Cottage industry (56 co-operatives, 216 members and 256 workers) and insurance sector (one company owned by credit unions) complete the co-operative presence in the country.

ITALY

The information and data of Co-operative Statistical Profile of Italy were obtained and validated by the four NUO with the co-ordination of the **Confederazione Cooperative Italiane - CCI**. The co-operative movement in Italy represents a great reality characterised by a continuous growth perspective for the over 77,000 active societies (6,500 new co-operatives born in 1995-96), more than 50% voluntarily associated to the four national apex organisations. The co-operative business and services are particularly relevant in the following sectors: agriculture, where 8,500 agriculture and forestry co-operatives associated 1,177,703 farmers, employ 77,587 persons and represent more than 50% of market share; in the primary sector relevant is also the role of 853 fisheries co-operatives, associating 62,800 members and employing 7,967 persons. The small and medium industries and artisans and services sector, where 8,884 co-operatives associate 336,217 persons and employ 237,867 workers. Banking, where 594 co-operative bank, associate 468,480 members and employ 20,430 persons. The wholesale and retail sector, composed by consumer and independent retailers co-operatives: 1500 consumer co-operatives, which associate 3,610,076 members and employ 43,824 persons, are characterised by the best growing average in EU for the membership and employees as well as for turnover (13,221 billion ITL in 1996); the 204 independent retailers co-operatives, associating more than 5,4 thousand entrepreneurs, employ 3,000 persons. The housing sector , where 11,670 co-operatives associate about 1,2 millions members and employ 4,842 persons. The social care sector with 2,572 “social co-operatives”, represent the new great reality of the Italian co-operation, associating 107,410 members and assuring the creation of 69,957 jobs. Finally it exists two national insurance companies, owned by co-operative and trade unions, which represent more than 3% of the market share. The co-operative legislation based on art.45 of the Constitution, registered in the last years some innovative laws concerning co-operatives, such as law 59/92, which created participative shares and a national promotion fund based on 3% of co-operative profits, and the law 266/97, which concerns the so called “small co-operative societies” and make possible the creation of co-operatives between professionals.

LATVIA

The information and data of Co-operative Statistical Profile of Latvia were obtained and validated by the unique NUO of the country: the **Latvian Central Co-operative**

Union - TURIBA. The co-operative presence is concentrated in the wholesale and retail sector, with 49 consumer co-operatives, which associate 305,400 members (less 15% from 1995), employ 10,150 persons (less 40% compared to the 17,000 employees of 1995) and have a turnover of 115 million of LVL (206,8 million USD) in 1996, with a decrease of 4% compared to 1995. As in other CIS countries, the consumer movement includes other productive business and services within independent units and subsidiaries (public catering, wholesale and trade services), which do not appear in the statistical profile. A starting presence of co-operatives is registered in the industrial (48 co-operatives with 2,600 workers), transports and in agricultural sector (fur farming).

LITHUANIA

The information and data of Co-operative Statistical Profile of Lithuania were obtained and validated by the unique NUO of the country: the **Lithuanian Consumers Co-operative Societies Union**. The co-operative presence is concentrated in the wholesale and retail sector, where 99 consumer co-operatives associate 246,300 members, employ 20,152 persons and have a turnover of 723 million LTL (180,9 million USD) in 1996, corresponding to 6,1,2% of market share. A considerable decrease in number of co-operatives societies for merging process (130 societies were registered in 1995) and a relevant reduction in membership (from 358 to 246 thousand persons) were registered in 1996 for the unfavourable macroeconomic conditions and for a stronger competition in the internal market. As in other CIS countries, the consumer movement includes other productive business and services within independent units and subsidiaries, which do not appear in the statistical profile, as well as a starting presence in agricultural and credit co-operatives.

LUXEMBOURG

The information and data of Co-operative Statistical Profile of Luxembourg were obtained by way of the **European Sectoral Associations** in Brussels. A relevant co-operative presence exists in agriculture (25 societies with a turnover of 4,670 LUF and a market share of 95% in seeds and plants, 80% in milk, 70% in cereals and artificial insemination), in banking (35 co-operatives, with 5,627 members, 323 employees and 114 banking outlets) and in wholesale and retail sector (3 consumer co-operatives, with 12,000 members and 135 employees).

MALTA

The information and data of Co-operative Statistical Profile of Malta were obtained by the unique NUO: the **Organisation of Maltese Co-operatives**. 20 co-operatives are active in the following sector: agriculture and fishing sector (14 societies, with 3,401 members, 123 employees and a turnover of 10 millions of MTL); cottage industry and service sectors, particularly transports (totally 6 co-operatives 505 members and 23 workers).

MOLDOVA

The information and data of the Co-operative Statistical profile of Moldova were obtained by the unique NUO: the **Union of Consumer Societies of the Republic of Moldova – MOLDCOOP**. The co-operative presence is concentrated in the wholesale and retail sector: 149 co-operatives (the same number of 1995), with a membership of 595,000 persons (with a decrease of 15,607 members, representing 2,5% of membership, from 1995); 31,107 employees (with a decrease of 5,176 employees, representing – 14,2% of labour force) and a turnover of 397,2 million of MDL (+28,8 million of MDL representing an increase of 7,8% over 1995). As in other CIS countries, the consumer movement includes other productive business and services, with independent units and subsidiaries, which do not appear in the statistical profile as well as do not appear the starting presence of new co-operatives in agriculture, industry and services sectors.

NETHERLANDS

The information and data of the Co-operative Statistical profile of Netherlands were obtained by the way of the European Sectoral Associations of Co-operatives in Brussels and integrated and validated by **Nationale Coöperatieve Raad voor land – en tuinbouw – NCR**. The most important co-operative presence is concentrated in agriculture and in banking sectors. In agriculture the 223 co-operatives (251 in 1994-95), with 270,664 farmers in membership (273,368 in 1995), 54,456 employees (+ 1,223 employees from 1995, an increase of 2,3% of labour force) and a turnover of 46,006 millions of NLG, represent, with their subsidiaries, the following great rates of market share: 100% in starch potatoes, 93% in cheese production, 83% in milk deliveries, over 70% of marketed vegetables and fruit, 63% of sugar beet. The co-operative banking group, with 510 primary co-operatives and 585,000 members, 40,275 employees and a turnover of 45,700 millions of NLG, represent 25% of the financial market share. Relevant is also the presence in the wholesale and retail (with co-operatives regrouping 782 independent retailers and a global personnel of 4,350 persons) and in the insurance sector (2 groups – one co-operative and one with trade unions and personnel ownership, with 1,750 employees and more than 2,5 millions of policies). Other relatively new small co-operatives exist in some non traditional sectors (energy, medical and social care, forestry and local production) which do not appear in the national profile.

NORWAY

The information and data of the Co-operative Statistical Profile of Norway were obtained by three NUO, co-ordinated by the **Norges Kooperative Landsforening – NKL, COOP NORWAY**. The co-operative business and services are particularly relevant in the following sectors: agriculture and forestry, with 96 societies, 224,183 members, 17,839 employees and a turnover of over 34,325 millions of NOK (with particularly high market share in dairy (99%), slaughterhouse (76%) forestry (70%) and egg production (65%)). The wholesale and retail sector, with 331 consumer societies (less 8% from 1995), 815,000 individual members (with an increase of 11% if compared to 1995), 15,000 employees, including the personnel of subsidiaries and

associated companies, a total turnover of 23,200 millions of NOK (with an increase of 4% in food and 11% in non food sector), represent 25% of the market share. The housing sector, which with 3,830 societies, associating 558,485 members and employing 1,335 employees, represents 13% of total dwellings. Finally the insurance and pensions sector (with one company - owned by trade unions and consumer movement and having cross ownership with Swedish and Danish insurance co-operative sector - and one mutual) employ 1,018 persons.

POLAND

The information and data of Co-operative Statistical Profile of Poland were obtained and validated by the four NUO with the co-ordination of the **National Co-operative Council - NCC**. The figures of NCC are unfortunately incomparable with the data of the National Statistical Office, which includes inactive co-operatives, excluded from the statistics of NCC. The co-operative business and services are particularly relevant in the following sectors: agriculture, where 4,938 agriculture and forestry co-operatives associated 630,000 farmers, employ 25,000 persons and represent, with a turnover of 1,000 millions of PLZ, about 3% of market share; the small and medium size workers, artisans and services co-operatives, where 2,456 societies associate and employ about 188,000 artisans and workers, including an important percentage of persons with handicap. Financial sector, where 1,481 co-operative banks, associate about 1,800,000 members and employ 20,766 persons; and where 168 credit unions, the most expanding co-operative sector, associate 154,638 members and employ 534 persons. The wholesale and retail sector, composed by 413 consumer co-operatives associated to one union (other supply and marketing co-operatives are included into agricultural co-operatives), and representing globally 6% of the market share. The housing co-operative sector, with 3,930 societies, which can be considered as the main private-sector operator in Poland's housing sector with considerable tasks both in the existing housing stock and in new constructions (77% of new housing construction in Warsaw in 1996 were under the responsibility of co-operatives). In the tertiary/services sector a relevant development of health/social care and transports co-operatives was registered in the recent years. The Co-operative Law of 16 April 1993 was amended in 1994 and a new Credit Union Act was adopted on 15 December 1995.

PORTUGAL

The information and data of the Co-operative Statistical profile of Portugal were obtained and validated by the **Instituto Antonio Sergio do Sector Co-operativo – INSCOOP**, in collaboration with the sectoral NUO of the country. The data correspond to the 1996 official statistics. The co-operatives have a significant presence in all the three sectors of economy. In the agriculture the 980 co-operatives (progressively decreasing for a process of concentration) with 1,002,170 members, 17,420 workers and a turnover of 364,470 millions of PTE, represent the following averages of market share: 80% in dairy, 45% in wine, 40% in fruits and vegetables, 30% in olive oil production. In the industrial and artisan sectors the 159 co-operatives represent a less relevant presence, with 2,700 members, 2,900 workers and a turnover of 17,410 millions PTE. In the banking sector, the 198 co-operatives (decreasing in

number for a strong concentration process), with 351,000 members and 3,500 employees, assure 65% of the credit for agricultural business and investments. In the wholesale and retail sector, the consumer and independent retail co-operatives (with respectively 249 and 60 societies, 331,600 consumer and 66,000 retailers in membership, 2700 and 3900 employees and a turnover of 36,100 and 304,840 million of PTE) represent a relevant presence in the country and contribute significantly to the wholesale of food and pharmaceutical products. The housing sector 497 co-operatives, with 144,300 members and 1,500 employees assure about 10% of the national construction of housings. The final sub-sector of "others" include 818 co-operatives (with 236,500 members, 12,800 employees and a turnover of 43,600 millions PTE) of the following activities: the social care, transport and culture and education, with an increasing contribution to jobs creation and a particularly high rate of growth in the teaching and schools activities.

ROMANIA

The information and data of the Co-operative Statistical Profile of Romania were obtained and validated by two NUO, with the co-ordination of the consumer and credit NUO: the **National Union of Consumer and Credit Co-operative – CENTROCOOP**. The data correspond to the overall data of National Commission of Statistics of Romania. The co-operative presence is important in four sectors: wholesale and retail, industry, banking and credit, and agriculture. In this last sector thousand of "families associations" were recently born in connection with the land reform and farm restructuring, with an increasing process of mutual collaboration and exchange of services, which will constitute the basis of a future co-operative movement based on the principle of voluntary and open membership. The 1,577 consumer co-operatives – associating 3,5 millions members and employing 49,000 persons - have a turnover of 1,075 billions of ROL representing 7% of market share, realised by 14,000 traditional consumer shops and by productive agricultural and industrial units and subsidiaries (7,000 bars and restaurants, 850 bakeries and other production units) which assure the sustainability of the consumer sector. The finance sector is composed by one bank, 758 credit co-operatives associating 1,5 millions members and an insurance company - in joint-venture with EU insurance group – and employs globally 11,598 persons. The industrial sector, with 1,100 handicraft and production co-operatives associating 140.000 members and employing a work force of 84,000 persons - including a relevant percentage of persons with handicap, socially and productively integrated in the business activities – with a turnover of 908 billions ROL (about 10,4% of increase in 1996 compared with 1995), constitute the biggest producer of authentic folk art and artisan items of the country. A new law concerning the consumer and credit co-operatives was approved in 1996 (the law 109 of 10 October 1996); a new law concerning the handicraft and production co-operatives is still under the approval of the Parliament in 1997.

RUSSIA

The information and data of the Co-operative Statistical Profile of Russia were obtained and validated by six NUO, with the co-ordination of the consumer NUO: the **Centrosyuz of the Russian Federation**. It is important to remark that the data on

number of societies as well as membership are based on estimations for the agriculture, industry and housing sectors. The co-operative presence is particularly important in wholesale and retail sector, where 3,874 consumer co-operative associate more than 16,5 millions members and employ 709,667 persons, with a turnover of 29,500 millions RUR (about 5,300 millions USD) in 1996. With their large network of traditional consumer shops the consumer co-operatives assure the distribution of the essential goods to the rural population all over the country, particularly in the rural areas. As in other CIS countries the consumer sector traditionally manage also productive agricultural and industrial units and subsidiaries (bakeries, restaurants and rest houses, production and packaging units, foreign-trade and tourism activities, etc.) which contribute to the survival of the consumer sector (which is decreasing as well in number of societies as in membership, personnel and turnover for the macro-economic adverse conditions and the stronger competition of the private commercial sector), jointly with the State support and finance assistance (subsidies, partial release for taxes, etc.). In addition to the traditional sector of consumers, in the last years a co-operative development in other sectors was registered: in the credit sector 34 credit unions were created, with a membership of 13,480 persons; in the industrial sector where 10,350 co-operative (10,000 in the industrial and handicraft production, and 350 gold-diggers co-operatives with a total membership of 90,000 workers) were estimated to exist. In agriculture a global number of 40,000 co-operatives (including workers and farmers co-operatives) were estimated to exist. Finally in the housing sector 1,900 co-operatives are associated to the Moscow Union of housing and construction co-operatives. A new Federal Law on consumer co-operation came into force in July 1997.

SLOVAK REPUBLIC

The information and data of the Co-operative Statistical Profile of Slovak Republic were obtained and validated by four NUO and two national societies, under the coordination of the **Co-operative Union of the Slovak Republic**. The data correspond to the official national statistics on co-operatives. The following co-operative sectors are the most relevant. The 757 agricultural co-operatives (with 126,000 members, 80,000 employees and a turnover of 29,840 millions of SKK) represent about 60% of the national agricultural production. The 179 industrial co-operatives, with 17,562 members, 21,927 employees (with an average of 123 person per enterprise) and a turnover of 6,000 millions SKK, including 2,300 millions of export, represent about 2% of the industrial production. In the wholesale and retail sector the 40 consumer co-operatives, with 220,604 members and 11,825 employees, represent 4,1 of the market share. The housing co-operative sector (130 co-operatives, with 98,387 members and 2900 employees) participate actively in the reform of housing system and manages about 23% of the dwelling stock of the country. In the insurance and health sector 2 co-operative owned companies were created and they registered a significant growth rate in 1996, covering together over 10% of the market.

SLOVENIA

The information and data of the Co-operative Statistical profile of Slovenia were obtained by the unique NUO: the **Zadružna Zveza Slovenije – Co-operative Union**

of Slovenia. The co-operative presence is concentrated in agriculture and finance sectors: 109 agricultural and forestry co-operatives associate 20,354 producers and employ about 4,000 workers; in the finance sector, it exists one agricultural co-operative bank (with 270 outlets throughout the country), one insurance company owned by co-operatives and 62 credit co-operatives, which associate about 200,000 persons. A co-operative tourist agency was created by the Co-operative Union a few years ago.

SPAIN

The information and data of the Co-operative Statistical Profile of Spain were obtained by four NUO and validated and integrated on the base of the national statistics by the national co-ordinator of the project: the **Confederación de Cooperativas de Euskadi**. The most important co-operative contribution concerns the sectors of agriculture and fishing, industry, banking, wholesale and retail health and housing, with a bigger presence of co-operatives in the Autonomous Communities of Andalusia, Catalonia, Valencia and Basque Country.

In the agriculture and fishing sectors 4,528 co-operatives, with a membership of 962,443 persons and 20,500 workers, have a turnover of 1,082 billions of ESP. In the industry, the 13,101 co-operatives with 163,952 members and 19,303 workers, have a turnover of 749,8 millions of ESP, representing one of the strongest co-operative industrial group of Europe. In the banking sector the 96 co-operatives, with 905,473 members and 9,849 employees, have an income from financial services of 358 billions of ESP, which represent 8% of market share. In the wholesale and retail sector 381 consumer co-operatives (with 806,387 members and 13,268 employees) and 2,674 independent retailers (with 8926 employees) have a global turnover of 568 billions of ESP. In the health sector, three national co-operative organisation with professional and users membership, represent 21% of the private health market share of the country. In the insurance sector a co-operative owners company has over 20% of the market share in individual life activities. In the transport sector, 396 co-operatives formed by 4,710 transporters-members and co-ordinated by a sectoral NUO, represent a significative reality in a high competition sector of services. Finally the final group of 1,597 co-operatives, classified in sector of "Others" (with 47,960 members , 34,900 workers with a global turnover of 261 billions of ESP) include a very relevant group of 613 school and education societies with 8,500 worker-members, representing a significative presence of co-operatives in the private education system of the country.

SWEDEN

The information and data of Co-operative Statistical Profile of Sweden were obtained by the ten NUO and integrated from official statistical data and validated by the Swedish Co-operative Development and Research Institute (KOOPI) with the coordination of **Kooperativa Forbundet – KF, The Swedish Co-operative Union**. The co-operative business and services are particularly relevant in the following sectors: agriculture, where 84 agriculture and 26 forestry co-operatives associated 290,000 farmers, employ 34,000 persons and represent a relevant market share (70% in the forestry sector), with a global turnover of 83,000 million SEK. The wholesale

and retail sector, which is composed by consumer and independent retailers co-operatives: 513 consumer co-operatives, which associate 3,845,000 members and employ 35,000 persons, have a turnover of 44,782 millions SEK representing about 35% of market share; the independent retailers group associates 2,300 retailers and employ 27,000 persons. The housing sector is composed by 11,942 co-operatives included in the national statistics, which employ 13,069 persons. 1,960 housing societies of the total number of co-operatives are members of two national unions; one of them, with a turnover of 2,789 SEK, manages 150 thousand departments and constructed 532 apartments in 1996. The banking sector includes 10 co-operative banks associating 82,000 members and employ 3,289 persons. The insurance sector organised in a national mutual group employ 3,300 persons and have 5 millions of policies holders representing about 18% of market share. In addition to the above indicated main traditional sectors, the following new co-operative sectors have been developing during the recent years and appear in the national statistics of 1996, with a relevant contribution to job creation: the small and medium size industrial co-operatives, where 152 societies employ 14,360 workers; the social care sector, with 877 co-operatives and a labour force of 5,319 persons; the services and utilities sectors, with 272 transports and 117 utilities co-operatives and a work force of 1,788 and 482 employees respectively. In the group of "others" are included 1,111 services co-operatives, with education, recreational, cultural and ecological activities..

SWITZERLAND

The information and data of the Co-operative Statistical Profile of Switzerland were obtained by three NUO, co-ordinated by **Coop Schweiz**. The co-operative business and services are particularly relevant in the following sectors: agriculture, where 656 societies associate 120,176 farmers, employ 13,650 persons and have a turnover of 8,880 millions of CHF (data of 1995), with a particularly high market share in dairy, animal feed and wine sectors. The wholesale and retail sector, with 29 consumer societies belonging to two national groups: they associate globally 2,882,000 individual members, employ 105,467 persons and have a turnover of 25,877 millions of CHF, which represents 29% of market share, one of the highest for co-operatives in Europe. The finance sector, where 964 co-operative banks associate 654,979 members and employ 3,693 persons; finally it exists two insurance societies (one co-operative and one company - owned by trade unions and consumer movement) which employ 329 full-time persons.

TURKEY

The information and data of the co-operative statistical Profile of Turkey were obtained by seven NUO, under the co-ordination of the **Turkish Co-operative Association**. The data concerning the number of societies and individual members, correspond to the official statistics of 1996, published by the Ministry of Agriculture and by the Ministry of Industry, Commerce and Village Affairs, in 1997. It was possible also to solve the problem of the adoption of the proposed classification, despite the diversity of the 24 types of co-operatives provided by law. On the contrary only few and insufficient data were available for the quantification of the employment in co-operatives as well turnover or market share by sub-sectors. In the agriculture

and fishing sector, the 6,940 co-operatives have the most important number of members, 3,017,339 persons, representing more than 37% of the national membership and confirming the great importance of agriculture in term of GNP (over 17%) and of employment (about 44% of total active population belongs to the primary sector of the economy). The sugar beet represents the most relevant production managed by co-operatives with 28 co-operatives and 1,553,000 farmers in membership, followed by cotton, sultanas dry raisins, figs, olive and olive oil production. In the cottage industry, the 1,887 co-operatives, associating 248,575 artisans, play a relevant role in the organisation of their supply and marketing activities. In the tertiary/services sector 41,323 co-operatives (82,4% of the total number of societies) play a relevant role in four sub-sectors. The most important sector is represented by 33,376 housing co-operatives, with 1,655,853 members, which play a traditional important role in the national and regional plans for popular building sector. The scarcity of public funds, integrating the families saving, constitutes the real constraint for the implementation of housing sector, where it is registered the bigger number of inactive co-operatives. In the banking and credit sector, 3,319 credit unions represent the most common decentralised network for the distribution of the credit for peasants and artisans. In the wholesale and retail sector 2,077 consumer and 127 co-operatives associating 8,968 retailers play a relevant role particularly in rural areas of the country. The fourth important sector is represented by the transport co-operatives associating and serving 104,070 family enterprises.

UKRAINE

The information and data of the Co-operative Statistical Profile of Ukraine were obtained and validated by the consumer NUO: the **General Union of Consumer Societies of Ukraine - UKOOPSPILKA**. The data concerning agriculture, industry and services co-operatives were taken from National Statistical Office. The co-operative presence is traditionally established in wholesale and retail sector, where 1,956 consumer co-operative associate 6,172,135 members and employ 402,605 persons; with a turnover of 3,525 millions UAK (about 1,875 millions USD) in 1996, representing about 15% of market share. With their large network of traditional consumer shops, the consumer co-operatives assure the distribution of the essential goods to the population all over the country, particularly in the rural areas. As in other CIS countries, the consumer sector traditionally manage also productive agricultural and industrial units and subsidiaries (bakeries, restaurants and rest houses, production and packaging units, etc.) which contributed to the survival of the consumer sector in macro-economic adverse conditions. After a period of decreasing business and rentability in the years 1992-1995, the consumer co-operatives entered into a more stable situation from 1996. In addition to the traditional sector of consumers, in the last years a co-operative development in other sectors was registered: 52 credit unions were created, with a membership of 17,680 persons; 794 industrial co-operatives are registered, with a turnover of 85,5 millions of UAK; 1072 housing co-operatives play a considerable role in the administration of housing stock, with a turnover of 115,2 millions UAK. In agriculture and services sectors, 74, 150 and 619 co-operatives appear in the official statistics in the sector of agriculture, transports and other services. A Law on Consumer co-operative was adopted in 1992.

UNITED KINGDOM

The information and data of Co-operative Statistical Profile of United Kingdom were obtained by seven NUO and validated under the co-ordination of the **Co-operative Union Ltd.** The co-operative business and services are particularly relevant in the following sectors: agriculture, where 552 co-operatives associated 271,000 farmers, employ 11,300 persons and have a turnover of 7,103 millions GBP, which represents a relevant market share particularly for the following products: milk (98% of market share), oil seed (45%), pigs (28%). The global statistics of the profile include also agricultural business of a consumer group which employ 200 persons with a turnover of 30 millions GBP. The wholesale and retail sector, is composed by 52 consumer co-operatives, productive and miscellaneous societies, which associate 9,129,127 members, employ, with their specialist units and subsidiaries, 69,454 persons, and have a turnover of 7,949 millions GBP, representing 6.8% of food, 1,1% of non-food and 3,6% of total retail trade. The finance sector composed by one national co-operative bank, a subsidiary of a consumer co-operative group, which employs 3,700 persons with an operating income of 286,5 millions GBP in 1996; and a network of 384 credit unions, associating 146,180 individual members. The insurance sector, composed by one national co-operative, subsidiary of a consumer sector, which employ 11,700 persons and have a turnover of 1,307 millions GBP, thank to the administration of more than 11 millions of policies (between 3% to 9% of market share). The industrial and services sectors is composed by 1,200 co-operatives or enterprises of common personnel ownership. The housing, health and social care and other new co-operative sectors have been developing during the recent years, nevertheless the data concerning the number of societies, membership and personnel still do not appear in the national profile of 1996.

YUGOSLAVIA

The information and data of the Co-operative Statistical Profile of Yugoslavia were obtained by the unique NUO: the **Co-operative Union of Yugoslavia – ZADRUSTI SAVEZ JUGOSLAVIJE.** The most relevant presence concerns the agricultural sector where 1,692 co-operatives associate 756,000 members (70% of active agrarian population) and employ 86,251 workers. Other co-operative sectors such as consumer, housing and credit are in stagnation or in a restructuring process and updated reliable data are not available.

III. CONCLUSIONS and RECOMMENDATIONS

The results of the project demonstrate a co-operative presence in Europe of no little significance, a fact in itself hitherto unproven and not widely known.

A better self appreciation within the European movement will no doubt focus minds on the under utilisation of its combined weight: but in order to fully exploit its potential, we will require a stronger application of the principle of co-operation among co-operatives at sectoral, national and international level.

External appreciation of the co-operative role in Europe by national and European authorities and institutions is also necessary:

- to strengthen appropriately the consideration of the actual and potential specific contribution of co-operative movements for any process of co-operation, integration and development of Europe;
- to favour the survival of networks of thousands of small and medium size enterprises in the open and global European market, as well as
- to conserve their essential contribution to employment and increase the quality and the efficiency of services at the community level.

The **conclusions**, by project items, are the following:

Co-operative Statistics

Even though the process was difficult, the project succeeds thanks to the collaboration of 160 NUO to collect the foreseen essential co-operative data – what we call “the lowest common denominator” - in all countries of Europe and for the large majority of the sectors. However for the co-operatives of the new sectors, where there are not generally any apex organisations yet in existence, the data often concern only the number of societies, without indication of membership, employees or any other social or economic indicators.

The contribution of the National Statistical Offices for collecting, evaluating and integrating the co-operative statistics only was possible in some European countries; in others, for a variety of reasons - in some countries this was because of the late updating of official statistics; in others it was due to different and incomparable criteria of classifications or the lack of specific co-operative statistics; and in yet others it was merely because the NSO and NUO were not used to collaborating on such projects - it was impossible to verify and integrate the data provided by National Umbrella Organisations with public statistics.

Information and data have an acceptable degree of reliability, considering the starting heterogeneous nature of available data. Nevertheless it has to be confirmed that the results of the project represent only the initial step of a permanent work, which has and can continue in closer collaboration with the co-operative movements of Europe and the support of statistical national and European bodies.

ICA Databank

ICA Databank represents a unique instrument providing the opportunity to collect, process and distribute updated co-operative information and data at global European level.

The future regular updating of data requires a closer collaboration at national and sectoral level between the NUOs and their associated co-operatives and ICA, supported by more uniform guidelines and software.

The following **recommendations** can be presented taking into consideration the conclusions of the European workshop, Geneva, May 1998:

- to make efforts to progressively improve the elaboration of essential comparable statistics within Europe and render more coherent the traditional classification by economic sectors;
- to analyse the feasibility of adding co-operative classifications based on the relations existing between co-operatives and their members and the characteristics of the co-operative membership (users/consumers; entrepreneurs; workers);
- to ensure that ICA, in collaboration with national co-ordinators permanently engaged or appointed by ICA members of each country, annually update co-operative statistics and information; next updating should be undertaken through revised and simplified questionnaires as well as include proposals for sector classification and co-operative definitions, including subsidiary enterprises aspect;
- to spread world-wide at any occasion (e.g. European meetings) and by any channels - including the ICA network, the different ICA web sites and other channels such as Aries and Internet - co-operative information and data for improving the co-operative image and attractiveness.

¹ The 41 European countries included in this study are: Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Moldova, Netherlands, Norway, Poland, Portugal, Romania, Russia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom and Yugoslavia.

² The only data and analysis on co-operatives which can be partially comparable, but concerning only the countries of the EU or the agricultural sector, are included in the following publications: (a) Profil statistique des organisations coopératives, mutualistes et associatives dans la CEE, Eurostat, 1993; (b) The Co-operatives, Mutual and Non-Profit Sector in the Eu, Eurostat, 1997; (c) Agricultural Co-operatives in the European Union, Van Gorcum, 1997.

3 See TABLE 6, page 38 of the “Panorama de l’Industrie Communautaire”, Eurostat, 1993.

4 See for exempla the comments to the co-operative statistics of Finland, Italy, Poland, Sweden and Turkey. This study could integrate and get compatible the data collected by the NUO with the data of official statistics only for some European countries. In fact data concerning the co-operative societies : (a) are available only in a reduced number of European countries; (b) when available data exist, they generally concern some years prior to 1996, the year considered for this study; (c) the official data do not include the same variables which were adopted for this study following the agreement with EU-DG XXIII (the membership, the employees, the economic indicators as turnover or market share); (d) the official statistics or registers are comprehensive of all the co-operative enterprises, independently of their real functioning (e.g they include the co-operatives in a process of liquidation). These remarks do not exclude the future opportunity for establishing, at the national level, a closer collaboration between the NUO and the National Statistical Offices for the updating of the co-operative data included into this study.

⁶ In the insurance sector the traditional concept of member-shareholder can not be applied: the majority of the “co-operative insurance organisations”, are in fact very often companies or mutual organisations and have institutional ownership (co-operatives, trade unions, credit unions, etc). For that reason the “policies holder” can not be considered as shareholder. The data on policies holders, when significant, are included within the economic and social indicators. See the annual publication of ICMIF: Member Directory, 1997.

⁷ See: Land Reform and private Farm in Armenia: 1996 Status, World Bank EC4NR, 1997

8 Great efforts have been made during the last years for diversifying the products and the markets of the industrial co-operatives in ECE countries. Partnership have been developed and outlets have been found, more often thanks to the initiative of private companies than co-operative group.

CO-OPERATIVE STATISTICAL PROFILE

By COUNTRY

1996

Co-operative Statistical Profile by Country

1996

Armenia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	391 6.8%	1,765 0.3%	3,815 7.5%		
Agriculture	356 6.2%	1,620 0.3%	3,380 6.7%		
Fisheries	35 0.6%	145 0.0%	435 0.9%		
Total of Secondary/Industry Sector	1,861 32.5%	8,630 1.5%	16,170 32.0%		
Workers	1,861 32.5%	8,630 1.5%	16,170 32.0%		
Total of Tertiary/Services Sector	3,473 60.7%	560,670 98.2%	30,580 60.5%	9,600.0	
Consumers	2,874 50.2%	558,230 97.8%	26,570 52.5%	9,600.0	
Health	18 0.3%	65 0.0%	105 0.2%		
Transports	116 2.0%	490 0.1%	700 1.4%		
Utilities	148 2.6%	635 0.1%	1,345 2.7%		
Others	317 5.5%	1,250 0.2%	1,860 3.7%		
Total for Armenia	5,725	571,065	50,565		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : AMD

Notes : -

Co-operative Statistical Profile by Country

1996

Austria

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	1,067 51.4%	444,139 11.6%	25,997 39.0%	70,200.0	
Agriculture	1,067 51.4%	444,139 11.6%	25,997 39.0%	70,200.0	30
Total of Secondary/Industry Sector	2 0.1%	53 0.0%	243 0.4%	360.0	
Workers	2 0.1%	53 0.0%	243 0.4%	360.0	
Total of Tertiary/Services Sector	1,005 48.5%	3,384,624 88.4%	40,340 60.6%	24,522.0	
Banking	763 36.8%	2,388,459 62.4%	26,671 40.1%		31
Consumers	20 1.0%	638,015 16.7%		1,470.0	
Housing	108 5.2%	332,842 8.7%	4,658 7.0%		4
Independant retailers	56 2.7%	10,560 0.3%	3,810 5.7%	20,600.0	
Insurance	2 0.1%		4,027 6.0%		17
Transports	10 0.5%	1,107 0.0%	359 0.5%	582.0	
Others	46 2.2%	13,641 0.4%	815 1.2%	1,870.0	
Total for Austria	2,074	3,828,816	66,580		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : ATS

Notes : -

Co-operative Statistical Profile by Country

1996

Azerbaijan

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	0				
Agriculture	0				
	0.0%				
Total of Secondary/Industry Sector	0				
Workers	0				
	0.0%				
Total of Tertiary/Services Sector	79	660,000	36,900		
Consumers	79	660,000	36,900		
	100.0%	100.0%	100.0%		
Social Care	0				
	0.0%				
Others	0				
	0.0%				
Total for Azerbaijan	79	660,000	36,900		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : AZM

Notes : -

Co-operative Statistical Profile by Country 1996

Belarus

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
<hr/>					
<i>Total of Primary/Agriculture Sector</i>	0				
	0.0%				
<hr/>					
<i>Agriculture</i>	0				
	0.0%				
<hr/>					
<i>Total of Secondary/Industry Sector</i>	0				
	0.0%				
<hr/>					
<i>Workers</i>	0				
	0.0%				
<hr/>					
<i>Total of Tertiary/Services Sector</i>	147	1,927,100	128,696	12,300,000.0	
	100.0%	100.0%	100.0%		
<hr/>					
<i>Banking</i>	0				
	0.0%				
<hr/>					
<i>Consumers</i>	147	1,927,100	128,696	12,300,000.0	18
	100.0%	100.0%	100.0%		
<hr/>					
<i>Housing</i>	0				
	0.0%				
<hr/>					
<i>Others</i>	0				
	0.0%				
<hr/>					
<i>Total for Belarus</i>	147	1,927,100	128,696		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : BYB

Notes : -

Co-operative Statistical Profile by Country

1996

Belgium

Europe

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
Total of Primary/Agriculture Sector	1,264	398,000			
	81.4%	11.1%			
Agriculture	1,264	398,000			
	81.4%	11.1%			
Total of Secondary/Industry Sector	26		271		
	1.7%		1.4%		
Workers	26		271		
	1.7%		1.4%		
Total of Tertiary/Services Sector	263	3,199,862	19,170	22,000.0	
	16.9%	88.9%	98.6%		
Banking	249	1,199,262	12,577		6
	16.0%	33.3%	64.7%		
Health	10	2,000,000	2,500	22,000.0	18
	0.6%	55.6%	12.9%		
Independant retailers		600	2,600		
		0.0%	13.4%		
Insurance	4		1,493		4
	0.3%		7.7%		
Others	0				
	0.0%				
Total for Belgium	1,553	3,597,862	19,441		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : BEF

Notes : -

Co-operative Statistical Profile by Country 1996

Bosnia-Herzegovina

Europe

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
Total of Primary/Agriculture Sector	70		1,350		
	100.0%		100.0%		
Agriculture	70		1,350		
	100.0%		100.0%		
Total of Secondary/Industry Sector	0				
	0.0%				
Workers	0				
	0.0%				
Total of Tertiary/Services Sector	0				
	0.0%				
Consumers	0				
	0.0%				
Total for Bosnia-Herzegovina	70		1,350		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : BAN

Notes : -

Co-operative Statistical Profile by Country

1996

Bulgaria

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	3,267 67.9%	743,000 61.3%	231 0.3%		
Agriculture	3,267 67.9%	743,000 61.3%	231 0.3%		30
Total of Secondary/Industry Sector	425 8.8%	40,000 3.3%	40,083 47.2%		
Workers	425 8.8%	40,000 3.3%	40,083 47.2%		
Total of Tertiary/Services Sector	1,122 23.3%	430,000 35.4%	44,686 52.6%	540,570.0	
Banking	1 0.0%		1,130 1.3%		
Consumers	1,121 23.3%	430,000 35.4%	43,556 51.2%	540,570.0	3.5
Housing	0 0.0%				
Social Care	0 0.0%				
Others	0 0.0%				
Total for Bulgaria	4,814	1,213,000	85,000		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : BGL

Notes : -

Co-operative Statistical Profile by Country

1996

Croatia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	479 39.6%	80,000 100.0%	4,000 100.0%		
Agriculture	479 39.6%	80,000 100.0%	4,000 100.0%		
Total of Secondary/Industry Sector	0 0.0%				
Workers	0 0.0%				
Total of Tertiary/Services Sector	732 60.4%				
Credit Unions	164 13.5%				
Housing	568 46.9%				
Social Care	0 0.0%				
Others	0 0.0%				
Total for Croatia	1,211	80,000	4,000		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : HRK

Notes : -

Co-operative Statistical Profile by Country

1996

Cyprus

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	36 5.2%	15,727 3.1%	342 11.7%	28.0	
Agriculture	35 5.1%	15,712 3.0%	340 11.6%	28.0	30
Forestry	1 0.1%	15 0.0%	2 0.1%		
Total of Secondary/Industry Sector	11 1.6%	2,026 0.4%	57 1.9%	15.1	
Workers	11 1.6%	2,026 0.4%	57 1.9%	15.1	
Total of Tertiary/Services Sector	643 93.2%	497,599 96.6%	2,534 86.4%	128.6	
Banking	477 69.1%	420,057 81.5%	1,805 61.5%		35
Consumers	127 18.4%	69,880 13.6%	620 21.1%	50.7	
Health	1 0.1%	1,817 0.4%	3 0.1%	0.5	
Housing	1 0.1%	5,581 1.1%	27 0.9%	72.8	
Insurance	1 0.1%		4 0.1%	1.3	
Others	36 5.2%	264 0.1%	75 2.6%	3.2	
Total for Cyprus	690	515,352	2,933		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : CYP

Notes : -

Co-operative Statistical Profile by Country

1996

Czech Republic

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	1,081 49.5%	85,000 6.2%	96,000 56.8%	70,000.0	
Agriculture	1,081 49.5%	85,000 6.2%	96,000 56.8%	70,000.0	65
Total of Secondary/Industry Sector	428 19.6%	34,834 2.5%	43,557 25.8%	21,000.0	
Workers	428 19.6%	34,834 2.5%	43,557 25.8%	21,000.0	1.5
Total of Tertiary/Services Sector	676 30.9%	1,261,749 91.3%	29,315 17.4%	31,096.0	
Consumers	70 3.2%	579,767 42.0%	26,034 15.4%	28,700.0	5
Credit Unions	27 1.2%	10,500 0.8%	166 0.1%	180.0	1
Housing	578 26.5%	671,482 48.6%	2,640 1.6%		45
Insurance	1 0.0%		475 0.3%	2,216.0	4
Total for Czech Republic	2,185	1,381,583	168,872		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : CZK

Notes : -

Co-operative Statistical Profile by Country

1996

Denmark

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	65 4.5%	113,000 8.1%	27,826 40.9%	70,251.0	
Agriculture	65 4.5%	113,000 8.1%	27,826 40.9%	70,251.0	
Total of Secondary/Industry Sector	115 8.0%		5,200 7.6%		
Workers	115 8.0%		5,200 7.6%		
Total of Tertiary/Services Sector	1,265 87.5%	1,279,244 91.9%	35,066 51.5%	37,234.0	
Banking	41 2.8%	52,000 3.7%	1,553 2.3%		
Consumers	526 36.4%	1,226,867 88.1%	20,558 30.2%	37,234.0	
Housing	695 48.1%		7,300 10.7%		
Independant retailers		377 0.0%	1,800 2.6%		
Insurance	3 0.2%		3,855 5.7%		
Total for Denmark	1,445	1,392,244	68,092		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : DKK

Notes : -

Co-operative Statistical Profile by Country 1996

Estonia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	0				
	0.0%				
Agriculture	0				
	0.0%				
Total of Secondary/Industry Sector	0				
	0.0%				
Workers	0				
	0.0%				
Total of Tertiary/Services Sector	30	53,528	8,250	3,220.0	
	100.0%	100.0%	100.0%		
Consumers	30	53,528	8,250	3,220.0	13.15
	100.0%	100.0%	100.0%		
Others	0				
	0.0%				
Total for Estonia	30	53,528	8,250		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : EEK

Notes : -

Co-operative Statistical Profile by Country

1996

Finland

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	65 3.9%	252,600 10.8%	30,173 46.6%	39,000.0	
Agriculture	64 3.8%	134,800 5.8%	13,587 21.0%	19,000.0	79
Forestry	1 0.1%	117,800 5.0%	16,586 25.6%	20,000.0	31
Total of Secondary/Industry Sector	285 17.1%				
Workers	285 17.1%				
Total of Tertiary/Services Sector	1,314 79.0%	2,084,774 89.2%	34,539 53.4%	33,822.0	
Banking	298 17.9%	668,000 28.6%	9,978 15.4%		35
Consumers	46 2.8%	1,066,774 45.6%	23,761 36.7%	33,822.0	35.5
Insurance	115 6.9%	350,000 15.0%	800 1.2%		7
Social Care	23 1.4%				
Utilities	390 23.4%				
Others	442 26.6%				
Total for Finland	1,664	2,337,374	64,712		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : FIM

Notes : -

Co-operative Statistical Profile by Country 1996

France

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
<hr/>					
Total of Primary/Agriculture Sector	16,961 72.0%	1,317,000 7.5%	123,000 39.0%	404,000.0	
Agriculture	16,800 71.3%	1,300,000 7.4%	120,000 38.1%	400,000.0	
Fisheries	161 0.7%	17,000 0.1%	3,000 1.0%	4,000.0	
<hr/>					
Total of Secondary/Industry Sector	1,593 6.8%	56,440 0.3%	31,047 9.9%	15,827.0	
Artisans	143 0.6%	37,000 0.2%	1,047 0.3%	2,000.0	
Workers	1,450 6.2%	19,440 0.1%	30,000 9.5%	13,827.0	
<hr/>					
Total of Tertiary/Services Sector	5,019 21.3%	16,112,133 92.1%	161,110 51.1%	24,600.0	
Banking	4,699 19.9%	12,631,800 72.2%	137,030 43.5%		37
Consumers	97 0.4%	3,400,000 19.4%	18,500 5.9%	23,000.0	2
Housing	157 0.7%	70,000 0.4%	700 0.2%		
Independant retailers	35 0.1%	9,600 0.1%	4,880 1.5%		5.7
Transports	31 0.1%	733 0.0%		1,600.0	3
Others	0 0.0%				
<hr/>					
Total for France	23,573	17,485,573	315,157		

Sources : National Umbrella Organisation(s) - NUO

N.Currency :

Notes : -

Co-operative Statistical Profile by Country

1996

Georgia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	0 0.0%				
Agriculture	0 0.0%				
Total of Secondary/Industry Sector	0 0.0%				
Workers	0 0.0%				
Total of Tertiary/Services Sector	105 100.0%	200,000 100.0%	16,337 100.0%	32.7	
Consumers	105 100.0%	200,000 100.0%	16,337 100.0%	32.7	5.2
Housing	0 0.0%				
Social Care	0 0.0%				
Others	0 0.0%				
Total for Georgia	105	200,000	16,337		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : GEL

Notes : -

Co-operative Statistical Profile by Country

1996

Germany

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	4,434 43.0%	3,100,000 13.8%	155,000 13.7%		
Agriculture	4,434 43.0%	3,100,000 13.8%	155,000 13.7%		
Total of Secondary/Industry Sector	1,477 14.3%	291,000 1.3%	105,500 9.3%		
Workers	1,477 14.3%	291,000 1.3%	105,500 9.3%		
Total of Tertiary/Services Sector	4,409 42.7%	19,077,983 84.9%	870,278 77.0%		
Banking	2,421 23.5%	14,200,000 63.2%	173,000 15.3%		21
Consumers	47 0.5%	1,580,000 7.0%	26,500 2.3%		
Housing	1,940 18.8%	3,151,050 14.0%	21,612 1.9%		
Independant retailers		146,933 0.7%	638,067 56.4%		
Insurance	1 0.0%		11,099 1.0%		
Others	0 0.0%				
Total for Germany	10,320	22,468,983	1,130,778		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : DEM

Notes : -

Co-operative Statistical Profile by Country 1996

Greece

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
<hr/>					
Total of Primary/Agriculture Sector	6,800	782,000	10,500		
	97.6%	74.9%	87.1%		
<hr/>					
Agriculture	6,800	782,000	10,500		
	97.6%	74.9%	87.1%		
<hr/>					
Total of Secondary/Industry Sector	23	2,000		10,000.0	
	0.3%	0.2%			
<hr/>					
Artisans	23	2,000		10,000.0	
	0.3%	0.2%			
<hr/>					
Total of Tertiary/Services Sector	147	259,381	1,554		
	2.1%	24.9%	12.9%		
<hr/>					
Banking	7	40,933			
	0.1%	3.9%			
<hr/>					
Consumers	84	200,000	1,500		
	1.2%	19.2%	12.4%		
<hr/>					
Credit Unions	25	14,498			
	0.4%	1.4%			
<hr/>					
Health	30	3,950			43
	0.4%	0.4%			
<hr/>					
Insurance	1		54		
	0.0%		0.4%		
<hr/>					
Total for Greece	6,970	1,043,381	12,054		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : GRD

Notes : -

Co-operative Statistical Profile by Country

1996

Hungary

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	1,345 38.5%	300,000 10.1%	86,000 67.9%	300,000.0	
Agriculture	1,345 38.5%	300,000 10.1%	86,000 67.9%	300,000.0	
Total of Secondary/Industry Sector	606 17.3%				
Workers	606 17.3%				
Total of Tertiary/Services Sector	1,546 44.2%	2,663,000 89.9%	40,686 32.1%	124,056.0	
Consumers	260 7.4%	559,000 18.9%	32,000 25.3%	124,056.0	
Credit Unions	226 6.5%	1,800,000 60.7%	6,500 5.1%		5
Housing	1,060 30.3%	304,000 10.3%	2,186 1.7%		
Others	0 0.0%				
Total for Hungary	3,497	2,963,000	126,686		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : HUF

Notes : -

Co-operative Statistical Profile by Country 1996

Iceland

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
<hr/>					
<i>Total of Primary/Agriculture Sector</i>	3				
	9.4%				
Agriculture	1				
	3.1%				
Fisheries	2				
	6.3%				
<hr/>					
<i>Total of Secondary/Industry Sector</i>	1				
	3.1%				
Workers	1				
	3.1%				
<hr/>					
<i>Total of Tertiary/Services Sector</i>	28	28,100	2,696	20,200.0	
	87.5%	100.0%	100.0%		
Consumers	3				
	9.4%				
Insurance	1		199		30
	3.1%		7.4%		
Others	24	28,100	2,497	20,200.0	
	75.0%	100.0%	92.6%		
<hr/>					
<i>Total for Iceland</i>	32	28,100	2,696		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : ISK

Notes : -

Co-operative Statistical Profile by Country

1996

Ireland

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	133 18.4%	186,097 8.8%			
Agriculture	133 18.4%	186,097 8.8%			100
Total of Secondary/Industry Sector	56 7.7%	216 0.0%	256 10.7%		
Workers	56 7.7%	216 0.0%	256 10.7%		
Total of Tertiary/Services Sector	534 73.9%	1,937,263 91.2%	2,138 89.3%		
Banking	1 0.1%	1,374 0.1%	588 24.6%		2.4000
Credit Unions	532 73.6%	1,935,889 91.2%	1,500 62.7%		6
Insurance	1 0.1%		50 2.1%		
Others	0 0.0%				
Total for Ireland	723	2,123,576	2,394		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : IEP

Notes : -

Co-operative Statistical Profile by Country

1996

Italy

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	9,353 23.6%	1,240,503 16.3%	85,554 17.6%		
Agriculture	8,327 21.0%	1,177,703 15.4%	77,587 16.0%		55
Fisheries	853 2.2%	62,800 0.8%	7,967 1.6%		
Forestry	173 0.4%				
Total of Secondary/Industry Sector	8,884 22.4%	336,217 4.4%	237,867 48.9%		
Workers	8,884 22.4%	336,217 4.4%	237,867 48.9%		
Total of Tertiary/Services Sector	21,387 54.0%	6,047,710 79.3%	162,637 33.5%	13,221,000.0	
Banking	594 1.5%	468,480 6.1%	20,430 4.2%		
Consumers	1,500 3.8%	3,610,076 47.3%	43,824 9.0%	13,221,000.0	
Housing	11,670 29.5%	1,120,758 14.7%	4,842 1.0%		
Independant retailers	204 0.5%	5,407 0.1%	3,000 0.6%		
Insurance	1 0.0%		2,125 0.4%		3
Social Care	2,572 6.5%	107,410 1.4%	69,957 14.4%		
Others	4,846 12.2%	735,579 9.6%	18,459 3.8%		
Total for Italy	39,624	7,624,430	486,058		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : ITL

Notes : -

Co-operative Statistical Profile by Country 1996

Latvia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	1		250		
Agriculture	1.0%		1.8%		
Total of Secondary/Industry Sector	48		2,600		
Workers	49.0%		19.0%		
Total of Tertiary/Services Sector	49	305,400	10,850	115.0	
Consumers	50.0%	100.0%	79.2%		
Transports			700		
			5.1%		
Others	0				
	0.0%				
Total for Latvia	98	305,400	13,700		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : LVL

Notes : -

Co-operative Statistical Profile by Country

1996

Lithuania

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N. C. Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	0 0.0%				
Agriculture	0 0.0%				
Total of Secondary/Industry Sector	0 0.0%				
Workers	0 0.0%				
Total of Tertiary/Services Sector	99 100.0%	246,300 100.0%	20,152 100.0%	723.0	
Consumers	99 100.0%	246,300 100.0%	20,152 100.0%	723.0	6.1
Others	0 0.0%				
Total for Lithuania	99	246,300	20,152		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : LTL

Notes : -

Co-operative Statistical Profile by Country

1996

Luxembourg

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	25 39.7%				
Agriculture	25 39.7%				
Total of Secondary/Industry Sector	0 0.0%				
Artisans	0 0.0%				
Total of Tertiary/Services Sector	38 60.3%	17,627 100.0%	458 100.0%		
Banking	35 55.6%	5,627 31.9%	323 70.5%		
Consumers	3 4.8%	12,000 68.1%	135 29.5%		
Total for Luxembourg	63	17,627	458		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : LUF

Notes : -

Co-operative Statistical Profile by Country 1996

Malta

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	14 70.0%	3,401 87.1%	123 84.2%	10.0	
Agriculture	12 60.0%	3,085 79.0%	120 82.2%	10.0	
Fisheries	2 10.0%	316 8.1%	3 2.1%		
Total of Secondary/Industry Sector	1 5.0%	12 0.3%	12 8.2%		
Artisans	1 5.0%	12 0.3%	12 8.2%		
Total of Tertiary/Services Sector	5 25.0%	493 12.6%	11 7.5%		
Transports	3 15.0%	335 8.6%	7 4.8%		
Others	2 10.0%	158 4.0%	4 2.7%		
Total for Malta	20	3,906	146		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : LM

Notes : -

Co-operative Statistical Profile by Country

1996

Moldova (Republic of)

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	0				
	0.0%				
Agriculture	0				
	0.0%				
Total of Secondary/Industry Sector	0				
	0.0%				
Workers	0				
	0.0%				
Total of Tertiary/Services Sector	149	595,320	31,107	397.2	
	100.0%	100.0%	100.0%		
Consumers	149	595,320	31,107	397.2	
	100.0%	100.0%	100.0%		
Others	0				
	0.0%				
Total for Moldova (Republic of)	149	595,320	31,107		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : MDL

Notes : -

Co-operative Statistical Profile by Country 1996

Netherlands

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	223 30.3%	270,664 31.6%	54,456 54.0%	46,006.0	
Agriculture	223 30.3%	270,664 31.6%	54,456 54.0%	46,006.0	83
Total of Tertiary/Services Sector	512 69.7%	585,782 68.4%	46,355 46.0%	45,702.5	
Banking	510 69.4%	585,000 68.3%	40,275 40.0%	45,700.0	25
Independant retailers		782 0.1%	4,350 4.3%		
Insurance	2 0.3%		1,730 1.7%	2.5	
Others	0 0.0%				
Total for Netherlands	735	856,446	100,811		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : NLG

Notes : -

Co-operative Statistical Profile by Country

1996

Norway

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	96 2.3%	224,183 14.0%	17,839 50.7%	34,325.0	
Agriculture	96 2.3%	168,224 10.5%	17,839 50.7%	34,325.0	
Forestry		55,959 3.5%			
Total of Tertiary/Services Sector	4,163 97.7%	1,373,485 86.0%	17,353 49.3%	22,300.0	
Consumers	331 7.8%	815,000 51.0%	15,000 42.6%	22,300.0	25
Housing	3,830 89.9%	558,485 35.0%	1,335 3.8%		13
Insurance	2 0.0%		1,018 2.9%		
Others	0 0.0%				
Total for Norway	4,259	1,597,668	35,192		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : NOK

Notes : -

Co-operative Statistical Profile by Country

1996

Poland

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	4,938 35.9%	630,000 24.4%	25,000 10.5%	1,000.0	
Agriculture	4,920 35.7%	630,000 24.4%	25,000 10.5%	1,000.0	3
Forestry	18 0.1%				
Total of Secondary/Industry Sector	2,456 17.8%		188,000 78.9%	9,400.0	
Artisans	383 2.8%				
Workers	2,073 15.1%		188,000 78.9%	9,400.0	3
Total of Tertiary/Services Sector	6,380 46.3%	1,954,638 75.6%	25,300 10.6%	12,400.0	
Banking	1,481 10.8%	1,800,000 69.6%	24,766 10.4%		
Consumers	413 3.0%			12,400.0	6
Credit Unions	168 1.2%	154,638 6.0%	534 0.2%		
Health	70 0.5%				
Housing	3,930 28.5%				
Transports	173 1.3%				
Others	145 1.1%				
Total for Poland	13,774	2,584,638	238,300		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : PLZ

Notes : -

Co-operative Statistical Profile by Country

1996

Portugal

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	980 33.0%	1,002,170 46.9%	17,420 39.0%	364,470.0	
Agriculture	952 32.1%	1,002,170 46.9%	17,420 39.0%	364,470.0	45
Fisheries	28 0.9%				
Total of Secondary/Industry Sector	159 5.4%	2,700 0.1%	2,900 6.5%	17,410.0	
Artisans	48 1.6%				
Workers	111 3.7%	2,700 0.1%	2,900 6.5%	17,410.0	
Total of Tertiary/Services Sector	1,827 61.6%	1,129,800 52.9%	24,317 54.5%	435,750.0	
Banking	198 6.7%	351,400 16.5%	3,400 7.6%		
Consumers	249 8.4%	331,600 15.5%	2,700 6.0%	36,100.0	
Housing	501 16.9%	144,300 6.8%	1,500 3.4%	51,210.0	
Independant retailers	60 2.0%	66,000 3.1%	3,900 8.7%	304,840.0	
Insurance	1 0.0%		17 0.0%		
Others	818 27.6%	236,500 11.1%	12,800 28.7%	43,600.0	
Total for Portugal	2,966	2,134,670	44,637		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : PTE

Notes : -

Co-operative Statistical Profile by Country 1996

Romania

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	0 0.0%				
Agriculture	0 0.0%				
Total of Secondary/Industry Sector	1,100 32.0%	140,000 2.7%	84,000 58.1%	908,000.0	
Workers	1,100 32.0%	140,000 2.7%	84,000 58.1%	908,000.0	
Total of Tertiary/Services Sector	2,337 68.0%	5,000,000 97.3%	60,598 41.9%	1,075,000.0	
Banking	1 0.0%		4,598 3.2%		
Consumers	1,577 45.9%	3,500,000 68.1%	49,000 33.9%	1,075,000.0	
Credit Unions	758 22.1%	1,500,000 29.2%	7,000 4.8%		
Insurance	1 0.0%				
Others	0 0.0%				
Total for Romania	3,437	5,140,000	144,598		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : ROL

Notes : -

Co-operative Statistical Profile by Country 1996

Russia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	40,000 71.2%	300,000 1.8%			
Agriculture	40,000 71.2%	300,000 1.8%			
Total of Secondary/Industry Sector	10,350 18.4%	90,000 0.5%			
Workers	10,350 18.4%	90,000 0.5%			
Total of Tertiary/Services Sector	5,808 10.3%	16,615,480 97.7%	709,667 100.0%	29,500.0	
Consumers	3,874 6.9%	16,587,000 97.5%	709,667 100.0%	29,500.0	
Credit Unions	34 0.1%	13,480 0.1%			
Housing	1,900 3.4%	15,000 0.1%			
Others	0 0.0%				
Total for Russia	56,158	17,005,480	709,667		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : RUR

Notes : -

Co-operative Statistical Profile by Country 1996

Slovak Republic

Europe

	Number of Societies	Number of Ind. Members	Number of Employees	Turnover (N.C.Mios)	Market Share%
Total of Primary/Agriculture Sector	757 68.3%	126,000 16.1%	80,000 68.2%	29,480.0	
Agriculture	757 68.3%	126,000 16.1%	80,000 68.2%	29,480.0	
Total of Secondary/Industry Sector	179 16.2%	17,562 2.2%	21,927 18.7%	6,000.0	
Workers	179 16.2%	17,562 2.2%	21,927 18.7%	6,000.0	2
Total of Tertiary/Services Sector	172 15.5%	639,404 81.7%	15,455 13.2%	12,177.3	
Consumers	40 3.6%	220,604 28.2%	11,825 10.1%	11,351.0	4.1
Health	1 0.1%	320,413 40.9%	311 0.3%	826.3	
Housing	130 11.7%	98,387 12.6%	2,900 2.5%		
Insurance	1 0.1%		419 0.4%		7.6
Others	0 0.0%				
Total for Slovak Republic	1,108	782,966	117,382		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : SKK

Notes : -

Co-operative Statistical Profile by Country 1996

Slovenia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	109 62.6%	20,354 9.2%	4,000 100.0%		
Agriculture	107 61.5%	20,354 9.2%	4,000 100.0%		
Forestry	2 1.1%				
Total of Secondary/Industry Sector	0 0.0%				
Workers	0 0.0%				
Total of Tertiary/Services Sector	65 37.4%	200,000 90.8%			
Banking	1 0.6%				
Credit Unions	62 35.6%	200,000 90.8%			
Insurance	1 0.6%				
Others	1 0.6%				
Total for Slovenia	174	220,354	4,000		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : SIT

Notes : -

Co-operative Statistical Profile by Country

1996

Spain

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	4,528 19.3%	962,443 22.2%	20,500 4.8%	1,082,000.0	
Agriculture	4,350 18.5%	950,000 21.9%	20,000 4.7%	1,000,000.0	
Fisheries	178 0.8%	12,443 0.3%	500 0.1%	82,000.0	
Total of Secondary/Industry Sector	13,101 55.8%	163,952 3.8%	183,255 43.3%	749,884.0	
Workers	13,101 55.8%	163,952 3.8%	183,255 43.3%	749,884.0	
Total of Tertiary/Services Sector	5,852 24.9%	3,210,107 74.0%	219,311 51.8%	2,075,597.0	
Banking	96 0.4%	905,473 20.9%	9,849 2.3%	358,060.0	8
Consumers	381 1.6%	806,387 18.6%	13,268 3.1%	749,884.0	
Health	3 0.0%	186,942 4.3%	3,449 0.8%	69,285.0	21
Housing	3,378 14.4%	1,255,961 29.0%	148,719 35.2%	637,368.0	
Independant retailers		2,674 0.1%	8,926 2.1%		
Insurance	1 0.0%		200 0.0%		
Transports	396 1.7%	4,710 0.1%			
Others	1,597 6.8%	47,960 1.1%	34,900 8.2%	261,000.0	
Total for Spain	23,481	4,336,502	423,066		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : ESP

Notes : -

Co-operative Statistical Profile by Country

1996

Sweden

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	110 0.7%	290,000 6.1%	34,000 24.7%	83,000.0	
Agriculture	84 0.6%	200,000 4.2%	30,000 21.8%	71,000.0	
Forestry	26 0.2%	90,000 1.9%	4,000 2.9%	12,000.0	70
Total of Secondary/Industry Sector	152 1.0%		14,360 10.4%		
Workers	152 1.0%		14,360 10.4%		
Total of Tertiary/Services Sector	14,844 98.3%	4,489,540 93.9%	89,244 64.9%	47,577.2	
Banking	10 0.1%	82,000 1.7%	3,289 2.4%		
Consumers	513 3.4%	3,845,000 80.4%	35,000 25.4%	44,788.2	
Housing	11,942 79.1%	560,240 11.7%	13,069 9.5%	2,789.0	
Independant retailers		2,300 0.0%	27,000 19.6%		
Insurance	1 0.0%		3,300 2.4%		18
Social Care	877 5.8%		5,319 3.9%		
Transports	272 1.8%		1,788 1.3%		
Utilities	117 0.8%		479 0.3%		
Others	1,112 7.4%				

Sources : National Umbrella Organisation(s) - NUO

N.Currency : SEK

Notes : -

Total for Sweden

15,106

4,779,540

137,604

Sources : National Umbrella Organisation(s) - NUO

N.Currency : SEK

Notes : -

Co-operative Statistical Profile by Country 1996

Switzerland

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	656	120,176	13,650	8,880.0	
	39.7%	3.3%	11.1%		
Agriculture	656	120,176	13,650	8,880.0	
	39.7%	3.3%	11.1%		
Total of Secondary/Industry Sector	0				
	0.0%				
Workers	0				
	0.0%				
Total of Tertiary/Services Sector	995	3,536,979	109,489	25,877.0	
	60.3%	96.7%	88.9%		
Banking	964	654,979	3,693		
	58.4%	17.9%	3.0%		
Consumers	29	2,882,000	105,467	25,877.0	29
	1.8%	78.8%	85.6%		
Housing	0				
	0.0%				
Insurance	2		329		
	0.1%		0.3%		
Total for Switzerland	1,651	3,657,155	123,139		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : CHF

Notes : -

Co-operative Statistical Profile by Country

1996

Turkey

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	6,940	3,017,339	23,045	68,319,584.0	
Agriculture	6,627	3,001,556	23,045	68,319,584.0	
Fisheries	313	15,783			
Total of Secondary/Industry Sector	1,887	248,575			
Artisans	1,887	248,575			
Total of Tertiary/Services Sector	41,323	4,815,186	9,124	51,335,000.0	
Consumers	2,077	457,045			
Credit Unions	3,319	2,570,831	9,124	51,335,000.0	
Housing	33,376	1,655,853			
Independant retailers	124	8,968			
Insurance	1	1,215			
Social Care	3	983			
Transports	2,184	104,070			
Others	239	16,221			
Total for Turkey	50,150	8,081,100	32,169		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : TRL

Notes : -

Co-operative Statistical Profile by Country

1996

Ukraine

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	74 1.6%			4.7	
Agriculture	74 1.6%			4.7	
Total of Secondary/Industry Sector	794 16.8%			85.5	
Workers	794 16.8%			85.5	
Total of Tertiary/Services Sector	3,849 81.6%	6,189,815 100.0%	402,605 100.0%	3,650.6	
Consumers	1,956 41.5%	6,172,135 99.7%	402,605 100.0%	3,525.0	15
Credit Unions	52 1.1%	17,680 0.3%			
Housing	1,072 22.7%			115.2	
Transports	150 3.2%			10.3	
Others	619 13.1%				
Total for Ukraine	4,717	6,189,815	402,605		

Sources : National Umbrella Organisation(s) - NUO

N.Currency : UAK

Notes : -

Co-operative Statistical Profile by Country

1996

United Kingdom

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	553 25.2%	271,000 2.8%	11,600 11.8%	7,403.0	
Agriculture	553 25.2%	271,000 2.8%	11,600 11.8%	7,403.0	
Total of Secondary/Industry Sector	1,200 54.8%	1,500 0.0%	1,500 1.5%	487.0	
Workers	1,200 54.8%	1,500 0.0%	1,500 1.5%	487.0	
Total of Tertiary/Services Sector	438 20.0%	9,275,207 97.1%	84,854 86.6%	9,256.0	
Banking	1 0.0%		3,700 3.8%		2
Consumers	52 2.4%	9,129,027 95.6%	69,454 70.9%	7,949.0	3.6
Credit Unions	384 17.5%	146,180 1.5%			
Housing	0 0.0%				
Insurance	1 0.0%		11,700 11.9%	1,307.0	
Social Care	0 0.0%				
Transports	0 0.0%				
Others	0 0.0%				
Total for United Kingdom	2,191	9,547,707	97,954		

Sources : National Umbrella Organisation(s) - NUO

N.Currency :

Notes : -

Co-operative Statistical Profile by Country 1996

Yugoslavia

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Total of Primary/Agriculture Sector	1,692 100.0%	756,000 100.0%	86,251 100.0%		
Agriculture	1,692 100.0%	756,000 100.0%	86,251 100.0%		
Total of Secondary/Industry Sector	0 0.0%				
Workers	0 0.0%				
Total of Tertiary/Services Sector	0 0.0%				
Others	0 0.0%				
Total for Yugoslavia	1,692	756,000	86,251		

Sources : National Umbrella Organisation(s) - NUO

N.Currency :

Notes : -

CO-OPERATIVE STATISTICAL PROFILE

By SECTOR

1996

Co-operative Statistical Profile by Sector

1996

Agriculture

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	356 0.3%	1,620 0.0%	3,380 0.3%		
Austria	1,067 1.0%	444,139 2.7%	25,997 2.6%	70,200.0	30
Azerbaijan	0 0.0%				
Belarus	0 0.0%				
Belgium	1,264 1.2%	398,000 2.4%			
Bosnia-Herzegovina	70 0.1%		1,350 0.1%		
Bulgaria	3,267 3.1%	743,000 4.5%	231 0.0%		30
Croatia	479 0.4%	80,000 0.5%	4,000 0.4%		
Cyprus	35 0.0%	15,712 0.1%	340 0.0%	28.0	30
Czech Republic	1,081 1.0%	85,000 0.5%	96,000 9.5%	70,000.0	65
Denmark	65 0.1%	113,000 0.7%	27,826 2.8%	70,251.0	
Estonia	0 0.0%				
Finland	64 0.1%	134,800 0.8%	13,587 1.4%	19,000.0	79
France	16,800 15.7%	1,300,000 7.8%	120,000 11.9%	400,000.0	
Georgia	0 0.0%				
Germany	4,434 4.2%	3,100,000 18.6%	155,000 15.4%		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Greece	6,800 6.4%	782,000 4.7%	10,500 1.0%		
Hungary	1,345 1.3%	300,000 1.8%	86,000 8.6%	300,000.0	
Iceland	1 0.0%				
Ireland	133 0.1%	186,097 1.1%			100
Italy	8,327 7.8%	1,177,703 7.1%	77,587 7.7%		55
Latvia	1 0.0%		250 0.0%		
Lithuania	0 0.0%				
Luxembourg	25 0.0%				
Malta	12 0.0%	3,085 0.0%	120 0.0%	10.0	
Moldova (Republic of)	0 0.0%				
Netherlands	223 0.2%	270,664 1.6%	54,456 5.4%	46,006.0	83
Norway	96 0.1%	168,224 1.0%	17,839 1.8%	34,325.0	
Poland	4,920 4.6%	630,000 3.8%	25,000 2.5%	1,000.0	3
Portugal	952 0.9%	1,002,170 6.0%	17,420 1.7%	364,470.0	45
Romania	0 0.0%				
Russia	40,000 37.5%	300,000 1.8%			
Slovak Republic	757 0.7%	126,000 0.8%	80,000 8.0%	29,480.0	
Slovenia	107 0.1%	20,354 0.1%	4,000 0.4%		
Spain	4,350 4.1%	950,000 5.7%	20,000 2.0%	1,000,000.0	
Sweden	84 0.1%	200,000 1.2%	30,000 3.0%	71,000.0	

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Switzerland	656 0.6%	120,176 0.7%	13,650 1.4%	8,880.0
Turkey	6,627 6.2%	3,001,556 18.0%	23,045 2.3%	68,319,584.0
Ukraine	74 0.1%			4.7
United Kingdom	553 0.5%	271,000 1.6%	11,600 1.2%	7,403.0
Yugoslavia	1,692 1.6%	756,000 4.5%	86,251 8.6%	
<i>Total for Agriculture</i>	106,717	16,680,300	1,005,429	

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Fisheries

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	35 2.2%	145 0.1%	435 3.7%		
France	161 10.2%	17,000 15.7%	3,000 25.2%	4,000.0	
Iceland	2 0.1%				
Italy	853 54.3%	62,800 57.9%	7,967 66.9%		
Malta	2 0.1%	316 0.3%	3 0.0%		
Portugal	28 1.8%				
Spain	178 11.3%	12,443 11.5%	500 4.2%	82,000.0	
Turkey	313 19.9%	15,783 14.5%			
Total for Fisheries	1,572	108,487	11,905		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Forestry

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Cyprus	1 0.5%	15 0.0%	2 0.0%		
Finland	1 0.5%	117,800 44.7%	16,586 80.6%	20,000.0	31
Italy	173 78.3%				
Norway		55,959 21.2%			
Poland	18 8.1%				
Slovenia	2 0.9%				
Sweden	26 11.8%	90,000 34.1%	4,000 19.4%	12,000.0	70
Total for Forestry	221	263,774	20,588		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Artisans

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
France	143 5.8%	37,000 12.9%	1,047 98.9%	2,000.0	
Greece	23 0.9%	2,000 0.7%		10,000.0	
Luxembourg	0 0.0%				
Malta	1 0.0%	12 0.0%	12 1.1%		
Poland	383 15.4%				
Portugal	48 1.9%				
Turkey	1,887 75.9%	248,575 86.4%			
Total for Artisans	2,485	287,587	1,059		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Workers

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	1,861 4.2%	8,630 0.8%	16,170 1.7%		
Austria	2 0.0%	53 0.0%	243 0.0%	360.0	
Azerbaijan	0 0.0%				
Belarus	0 0.0%				
Belgium	26 0.1%		271 0.0%		
Bosnia-Herzegovina	0 0.0%				
Bulgaria	425 1.0%	40,000 3.5%	40,083 4.1%		
Croatia	0 0.0%				
Cyprus	11 0.0%	2,026 0.2%	57 0.0%	15.1	
Czech Republic	428 1.0%	34,834 3.0%	43,557 4.5%	21,000.0	1.5
Denmark	115 0.3%		5,200 0.5%		
Estonia	0 0.0%				
Finland	285 0.6%				
France	1,450 3.2%	19,440 1.7%	30,000 3.1%	13,827.0	
Georgia	0 0.0%				
Germany	1,477 3.3%	291,000 25.3%	105,500 10.8%		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Hungary	606 1.4%				
Iceland	1 0.0%				
Ireland	56 0.1%	216 0.0%	256 0.0%		
Italy	8,884 19.9%	336,217 29.3%	237,867 24.3%		
Latvia	48 0.1%		2,600 0.3%		
Lithuania	0 0.0%				
Moldova (Republic of)	0 0.0%				
Poland	2,073 4.6%		188,000 19.2%	9,400.0	3
Portugal	111 0.2%	2,700 0.2%	2,900 0.3%	17,410.0	
Romania	1,100 2.5%	140,000 12.2%	84,000 8.6%	908,000.0	
Russia	10,350 23.1%	90,000 7.8%			
Slovak Republic	179 0.4%	17,562 1.5%	21,927 2.2%	6,000.0	2
Slovenia	0 0.0%				
Spain	13,101 29.3%	163,952 14.3%	183,255 18.7%	749,884.0	
Sweden	152 0.3%		14,360 1.5%		
Switzerland	0 0.0%				
Ukraine	794 1.8%			85.5	
United Kingdom	1,200 2.7%	1,500 0.1%	1,500 0.2%	487.0	
Yugoslavia	0 0.0%				
Total for Workers	44,735	1,148,130	977,746		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Banking

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	763 5.9%	2,388,459 6.6%	26,671 5.6%		31
Belarus	0 0.0%				
Belgium	249 1.9%	1,199,262 3.3%	12,577 2.6%		6
Bulgaria	1 0.0%		1,130 0.2%		
Cyprus	477 3.7%	420,057 1.2%	1,805 0.4%		35
Denmark	41 0.3%	52,000 0.1%	1,553 0.3%		
Finland	298 2.3%	668,000 1.8%	9,978 2.1%		35
France	4,699 36.6%	12,631,800 34.7%	137,030 28.6%		37
Germany	2,421 18.8%	14,200,000 39.0%	173,000 36.1%		21
Greece	7 0.1%	40,933 0.1%			
Ireland	1 0.0%	1,374 0.0%	588 0.1%		2.4000
Italy	594 4.6%	468,480 1.3%	20,430 4.3%		
Luxembourg	35 0.3%	5,627 0.0%	323 0.1%		
Netherlands	510 4.0%	585,000 1.6%	40,275 8.4%	45,700.0	25
Poland	1,481 11.5%	1,800,000 4.9%	24,766 5.2%		
Portugal	198 1.5%	351,400 1.0%	3,400 0.7%		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Romania	1 0.0%		4,598 1.0%		
Slovenia	1 0.0%				
Spain	96 0.7%	905,473 2.5%	9,849 2.1%	358,060.0	8
Sweden	10 0.1%	82,000 0.2%	3,289 0.7%		
Switzerland	964 7.5%	654,979 1.8%	3,693 0.8%		
United Kingdom	1 0.0%		3,700 0.8%		2
<i>Total for Banking</i>	12,848	36,454,844	478,655		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Consumers

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	2,874 15.2%	558,230 0.9%	26,570 1.4%	9,600.0	
Austria	20 0.1%	638,015 1.0%		1,470.0	
Azerbaijan	79 0.4%	660,000 1.1%	36,900 1.9%		
Belarus	147 0.8%	1,927,100 3.1%	128,696 6.7%	12,300,000.0	18
Bosnia-Herzegovina	0 0.0%				
Bulgaria	1,121 5.9%	430,000 0.7%	43,556 2.3%	540,570.0	3.5
Cyprus	127 0.7%	69,880 0.1%	620 0.0%	50.7	
Czech Republic	70 0.4%	579,767 0.9%	26,034 1.3%	28,700.0	5
Denmark	526 2.8%	1,226,867 2.0%	20,558 1.1%	37,234.0	
Estonia	30 0.2%	53,528 0.1%	8,250 0.4%	3,220.0	13.15
Finland	46 0.2%	1,066,774 1.7%	23,761 1.2%	33,822.0	35.5
France	97 0.5%	3,400,000 5.4%	18,500 1.0%	23,000.0	2
Georgia	105 0.6%	200,000 0.3%	16,337 0.8%	32.7	5.2
Germany	47 0.2%	1,580,000 2.5%	26,500 1.4%		
Greece	84 0.4%	200,000 0.3%	1,500 0.1%		
Hungary	260 1.4%	559,000 0.9%	32,000 1.7%	124,056.0	

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Iceland	3 0.0%				
Italy	1,500 7.9%	3,610,076 5.8%	43,824 2.3%	13,221,000.0	
Latvia	49 0.3%	305,400 0.5%	10,150 0.5%	115.0	
Lithuania	99 0.5%	246,300 0.4%	20,152 1.0%	723.0	6.1
Luxembourg	3 0.0%	12,000 0.0%	135 0.0%		
Moldova (Republic of)	149 0.8%	595,320 1.0%	31,107 1.6%	397.2	
Norway	331 1.7%	815,000 1.3%	15,000 0.8%	22,300.0	25
Poland	413 2.2%			12,400.0	6
Portugal	249 1.3%	331,600 0.5%	2,700 0.1%	36,100.0	
Romania	1,577 8.3%	3,500,000 5.6%	49,000 2.5%	1,075,000.0	
Russia	3,874 20.5%	16,587,000 26.5%	709,667 36.8%	29,500.0	
Slovak Republic	40 0.2%	220,604 0.4%	11,825 0.6%	11,351.0	4.1
Spain	381 2.0%	806,387 1.3%	13,268 0.7%	749,884.0	
Sweden	87 0.5%	2,345,000 3.7%	20,200 1.0%	4,132.2	
Sweden	426 2.3%	1,500,000 2.4%	14,800 0.8%	40,656.0	35
Switzerland	29 0.2%	2,882,000 4.6%	105,467 5.5%	25,877.0	29
Turkey	2,077 11.0%	457,045 0.7%			
Ukraine	1,956 10.3%	6,172,135 9.8%	402,605 20.9%	3,525.0	15
United Kingdom	52 0.3%	9,129,027 14.6%	69,454 3.6%	7,949.0	3.6
Total for Consumers	18,928	62,664,055	1,929,136		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Credit Unions

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Croatia	164 2.9%				
Czech Republic	27 0.5%	10,500 0.1%	166 0.7%	180.0	1
Greece	25 0.4%	14,498 0.2%			
Hungary	226 3.9%	1,800,000 21.5%	6,500 26.2%		5
Ireland	532 9.3%	1,935,889 23.1%	1,500 6.0%		6
Poland	168 2.9%	154,638 1.8%	534 2.2%		
Romania	758 13.2%	1,500,000 17.9%	7,000 28.2%		
Russia	34 0.6%	13,480 0.2%			
Slovenia	62 1.1%	200,000 2.4%			
Turkey	3,319 57.7%	2,570,831 30.7%	9,124 36.8%	51,335,000.0	
Ukraine	52 0.9%	17,680 0.2%			
United Kingdom	384 6.7%	146,180 1.7%			
<i>Total for Credit Unions</i>	5,751	8,363,696	24,824		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Health

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	18 13.5%	65 0.0%	105 1.6%		
Belgium	10 7.5%	2,000,000 79.6%	2,500 39.3%	22,000.0	18
Cyprus	1 0.8%	1,817 0.1%	3 0.0%	0.5	
Greece	30 22.6%	3,950 0.2%			43
Poland	70 52.6%				
Slovak Republic	1 0.8%	320,413 12.7%	311 4.9%	826.3	
Spain	3 2.3%	186,942 7.4%	3,449 54.2%	69,285.0	21
Total for Health	133	2,513,187	6,368		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Housing

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	108 0.1%	332,842 3.3%	4,658 2.2%		4
Belarus	0 0.0%				
Bulgaria	0 0.0%				
Croatia	568 0.7%				
Cyprus	1 0.0%	5,581 0.1%	27 0.0%	72.8	
Czech Republic	578 0.8%	671,482 6.8%	2,640 1.2%		45
Denmark	695 0.9%		7,300 3.5%		
France	157 0.2%	70,000 0.7%	700 0.3%		
Georgia	0 0.0%				
Germany	1,940 2.5%	3,151,050 31.7%	21,612 10.2%		
Hungary	1,060 1.4%	304,000 3.1%	2,186 1.0%		
Italy	11,670 15.2%	1,120,758 11.3%	4,842 2.3%		
Norway	3,830 5.0%	558,485 5.6%	1,335 0.6%		13
Poland	3,930 5.1%				
Portugal	501 0.7%	144,300 1.5%	1,500 0.7%	51,210.0	
Russia	1,900 2.5%	15,000 0.2%			

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Slovak Republic	130 0.2%	98,387 1.0%	2,900 1.4%	
Spain	3,378 4.4%	1,255,961 12.6%	148,719 70.3%	637,368.0
Sweden	11,942 15.5%	560,240 5.6%	13,069 6.2%	2,789.0
Switzerland	0 0.0%			
Turkey	33,376 43.4%	1,655,853 16.7%		
Ukraine	1,072 1.4%			115.2
United Kingdom	0 0.0%			
<i>Total for Housing</i>	76,836	9,943,939	211,488	

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Independant retailers

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	56 11.7%	10,560 4.2%	3,810 0.5%	20,600.0	
Belgium		600 0.2%	2,600 0.4%		
Denmark		377 0.1%	1,800 0.3%		
France	35 7.3%	9,600 3.8%	4,880 0.7%		5.7
Germany		146,933 57.8%	638,067 91.4%		
Italy	204 42.6%	5,407 2.1%	3,000 0.4%		
Netherlands		782 0.3%	4,350 0.6%		
Portugal	60 12.5%	66,000 26.0%	3,900 0.6%	304,840.0	
Spain		2,674 1.1%	8,926 1.3%		
Sweden		2,300 0.9%	27,000 3.9%		
Turkey	124 25.9%	8,968 3.5%			
Total for Independant reta	479	254,201	698,333		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Insurance

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Austria	2 1.4%		4,027 9.4%		17
Belgium	4 2.8%		1,493 3.5%		4
Cyprus	1 0.7%		4 0.0%	1.3	
Czech Republic	1 0.7%		475 1.1%	2,216.0	4
Denmark	3 2.1%		3,855 9.0%		
Finland	115 79.3%	350,000 99.7%	800 1.9%		7
Germany	1 0.7%		11,099 25.9%		
Greece	1 0.7%		54 0.1%		
Iceland	1 0.7%		199 0.5%		30
Ireland	1 0.7%		50 0.1%		
Italy	1 0.7%		2,125 5.0%		3
Netherlands	2 1.4%		1,730 4.0%	2.5	
Norway	2 1.4%		1,018 2.4%		
Portugal	1 0.7%		17 0.0%		
Romania	1 0.7%				
Slovak Republic	1 0.7%		419 1.0%		7.6

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Slovenia	1			
	0.7%			
Spain	1		200	
	0.7%		0.5%	
Sweden	1		3,300	18
	0.7%		7.7%	
Switzerland	2		329	
	1.4%		0.8%	
Turkey	1	1,215		
	0.7%	0.3%		
United Kingdom	1		11,700	1,307.0
	0.7%		27.3%	
<i>Total for Insurance</i>	145	351,215	42,894	

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Social Care

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Azerbaijan	0 0.0%				
Bulgaria	0 0.0%				
Croatia	0 0.0%				
Finland	23 0.7%				
Georgia	0 0.0%				
Italy	2,572 74.0%	107,410 99.1%	69,957 92.9%		
Sweden	877 25.2%		5,319 7.1%		
Turkey	3 0.1%	983 0.9%			
United Kingdom	0 0.0%				
Total for Social Care	3,475	108,393	75,276		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Transports

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	116 3.5%	490 0.4%	700 19.7%		
Austria	10 0.3%	1,107 1.0%	359 10.1%	582.0	
France	31 0.9%	733 0.7%		1,600.0	3
Latvia			700 19.7%		
Malta	3 0.1%	335 0.3%	7 0.2%		
Poland	173 5.2%				
Spain	396 11.9%	4,710 4.2%			
Sweden	272 8.2%		1,788 50.3%		
Turkey	2,184 65.5%	104,070 93.4%			
Ukraine	150 4.5%			10.3	
United Kingdom	0 0.0%				
Total for Transports	3,335	111,445	3,554		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Utilities

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	148	635	1,345		
	22.6%	100.0%	73.7%		
Finland	390				
	59.5%				
Sweden	117		479		
	17.9%		26.3%		
Total for Utilities	655	635	1,824		

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Co-operative Statistical Profile by Sector

1996

Others

Europe

	<i>Number of Societies</i>	<i>Number of Ind. Members</i>	<i>Number of Employees</i>	<i>Turnover (N.C.Mios)</i>	<i>Market Share%</i>
Armenia	317 3.1%	1,250 0.1%	1,860 2.6%		
Austria	46 0.4%	13,641 1.3%	815 1.1%	1,870.0	
Azerbaijan	0 0.0%				
Belarus	0 0.0%				
Belgium	0 0.0%				
Bulgaria	0 0.0%				
Croatia	0 0.0%				
Cyprus	36 0.4%	264 0.0%	75 0.1%	3.2	
Estonia	0 0.0%				
Finland	442 4.3%				
France	0 0.0%				
Georgia	0 0.0%				
Germany	0 0.0%				
Hungary	0 0.0%				
Iceland	24 0.2%	28,100 2.6%	2,497 3.5%	20,200.0	
Ireland	0 0.0%				

Sources : National Umbrella Organisation(s) - NUO

Notes : -

Italy	4,846 47.3%	735,579 68.1%	18,459 25.8%	
Latvia	0 0.0%			
Lithuania	0 0.0%			
Malta	2 0.0%	158 0.0%	4 0.0%	
Moldova (Republic of)	0 0.0%			
Netherlands	0 0.0%			
Norway	0 0.0%			
Poland	145 1.4%			
Portugal	818 8.0%	236,500 21.9%	12,800 17.9%	43,600.0
Romania	0 0.0%			
Russia	0 0.0%			
Slovak Republic	0 0.0%			
Slovenia	1 0.0%			
Spain	1,597 15.6%	47,960 4.4%	34,900 48.9%	261,000.0
Sweden	1,112 10.9%			
Turkey	239 2.3%	16,221 1.5%		
Ukraine	619 6.0%			
United Kingdom	0 0.0%			
Yugoslavia	0 0.0%			
Total for Others	10,244	1,079,673	71,410	

Sources : National Umbrella Organisation(s) - NUO

Notes : -