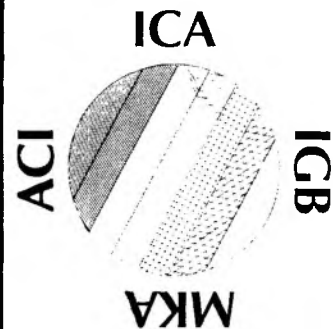


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МЕЖДУНАРОДНАЯ КООПЕРАТИВНАЯ ИНФОРМАЦИЯ

COOPERATIVE INTERNATIONALE
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INFORMATION

INTERNATIONAL CO-OPERATIVE
INTERNATIONALE GENOSSENSCHAFTLICHE

INTERNATIONAL CO-OPERATIVE
INTERNATIONALER GENOSSENSCHAFTLICHE

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The ICA Role in Development

by Alf Carlsson*

History of ICA Development

In the 1950s the first efforts to assist co-operatives in developing countries were often seen as a process of transplanting European co-operative systems into the different environments of the, so-called, "under-developed" (later "developing") countries.

At the ICA Congress in Lausanne in 1960, it was recognized that some modification of the traditional European model may be needed. The Lausanne Congress approved a long term programme of technical assistance which focused on data collection, research, co-operative education, collaboration with the UN and promotion of co-operative trade. From 1954, when ICA's Subcommittee for Development and Development fund were established, the Alliance had been trying to solve the problem of how to support co-operative development outside Europe and North America.

The well-known and important ILO Recommendation, "No 127", which declared that co-operatives were "important instruments of economic, social and cultural development as well as of human advancement in developing countries" was approved in 1966. It argued that governments should help co-operative development through legislative, financial, technical and other measures, that co-operative develop-

ment should be integrated in national development plans, but that it was important that co-operatives should maintain their independence.

The 1970s was proclaimed by the ICA a Co-operative Development Decade and the Alliance embarked upon a ten-year programme with increased activities for the promotion of co-operative development in the Third World, based on a better understanding of the real needs of the peoples of developing countries. The efforts were focused on agricultural and rural development and the mobilization of human resources. The need for appropriate technology was of growing concern. Western-style industrialization seemed often to aggravate the imbalance in Third World economies by increasing urban unemployment.

In the report to the 27th ICA Congress held in Moscow in 1980, on the work and achievements by the ICA and its members during the past decade, it was cautiously noted: "But while very considerable efforts have been made by co-operative organizations, by governments and by international organizations of various kinds during the 1970s, some may take the view that co-operative development during the seventies has not been quite as great or as uniformly successful as had been hoped at the beginning of the decade. If this has been the case, it may be the consequence, not so much of the ineffectiveness of work for co-operative development, as of unfavourable economic and

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other circumstances". In its concluding remark the report stated: "After all, the kind of measures needed to encourage co-operative development may not be dissimilar to the kind of measures needed to make the economy function more smoothly. All measures likely to create a more egalitarian society – tax changes, agrarian reform, more spending on education and less on arms, etc. – are likely, not only to help to turn potential demand into effective demand and increase employment, but also to help people to save from their earnings enough to create their own co-operatives..."

During the 1980s the populations of many countries are facing starvation. The main concern is to increase food production and this is also reflected in the co-operative sectors.

The growing economic problems and increasing political instability also creates an atmosphere of urgency and impatience for quick solutions and immediate results. This could complicate long-term efforts to build self-reliant and independent co-operative organizations which would secure the active and democratic involvement of people in producing and distributing food.

In recent years, the need to involve the people in every development effort has focused attention on the potential role of co-operatives. The support by both FAO and ILO in the initiatives taken by the ICA Regional Offices in Moshi (which led to the Gaborone declaration for a Regional Co-operative Development Decade, 1985 - 1995, for East, Central and Southern Africa) is a recognition of this.

ICA's Two Roles in Development

The ICA must provide leadership for the co-operative movement in the develop-

ment countries. It must also promote "the establishment and growth of independent, democratic, and viable co-operative organizations, in which men and women participate on equal terms". As stated in the ICA Policy for Co-operative Development.

Co-operatives in Africa, Asia and Latin America seem often more inclined to look at the ICA for guidance and leadership, compared with the European co-operative movements. This is perhaps natural, when co-operative development in many countries is in the initial stage and, despite a host of problems, finds itself on an upward curve towards un-imagined possibilities. During this period important decisions on priorities, decisive for the nature of the co-operative as well as for its performance and efficiency, are continuously being taken.

The ICA should offer help and guidance on questions pertaining to co-operatives and the weaker sections of the population, the relationship to governments and the autonomy of the co-operative movement. A new look at co-operative principles also seems to be required. A reliable yardstick must be provided by the ICA, whereby a co-operative organization can be identified more easily.

But the ICA itself will have no ready-made answers. These must be provided by a continuous democratic and educational process. The exchange of experience and knowledge, moral values and attitudes, and the application of co-operative principles will give conclusions and a general consensus concerning the co-operative and its required qualities.

In the promotion of co-operative growth and its involvement in development assistance, the 28th Congress of the ICA has provided a new point of departure. In his report to the Congress in Hamburg in 1984, Yvon Daneau sum-

med up four lines of action for the ICA development work.

1. Member organizations should be more involved in development assistance, and should seek support from their governments.
2. ICA should support the members in their development efforts with various services like planning and evaluation.
3. The ICA should support the co-operative movements in the regions, to help them see more clearly the genuine needs of the various co-operative sectors and to find possible sources of financing.
4. The ICA should plead the cause of authentic co-operative development with the governments of its member organizations, and should encourage a better image of the co-operative movement at all levels.

The New ICA Approach to Development

An action plan for ICA Development was approved by the ICA Development Committee and the ICA Executive Committee at its meeting in Berlin in June 1985, and confirmed by the ICA Regional Councils for Asia and East, Central and Southern Africa in July of the same year.

According to this plan, new, smaller regional structures must replace the present structures in Asia and in East, Central and Southern Africa. New Regional Offices will be set up by the ICA in regions not yet covered, where the ICA members and potential members are prepared to establish and support an ICA office. The ICA Headquarters and its Development Section, must be reinforced so that it can give the necessary support to the ICA regional activities and monitor the ICA Development Pro-

gramme. A separate agency for development will be created within the ICA, i.a. to ensure flexible and efficient operations and management of ICA development work and to keep the costs for development apart from the main budget of the ICA.

- a) The ICA will concentrate on national needs and help its member organizations to identify needs and to decide on priorities for building viable, democratic and independent co-operative movements.
- b) The ICA will emphasize its role as a facilitator of development and development assistance, rather than becoming involved in the implementation of projects.
- c) The ICA will rely more on the direct support and participation of its members in the Development Programme. Technical experts, consultants or advisers recruited for projects will be directly attached to ICA members in developing countries who will be expected to share at least a part of the costs of such assistance.
- d) The regional aspect of ICA work will be maintained through a system of technical committees for specific fields such as agriculture, fisheries, insurance, etc., which ICA members consider to be necessary. Through these committees, national achievements and experience will be shared between the co-operative movements represented. This could be a small group of countries facing similar problems and having similar needs and priorities, or else the committee could also include members from the whole region, in which case its work may be more general.
- e) The technical committees and the Regional Council will be of crucial importance in the new ICA structure and for the ICA's regional activities. They will provide a vital link between the national co-operative mo-

vements and the Alliance. The regional work programme of the ICA will depend on what needs and priorities are being presented to the Regional Council by national representatives to these committees. Therefore, representation on the committees will have far-reaching consequences on the work of the ICA and its financing in the region concerned. It will imply a good work-programme which meets the genuine needs of the ICA members in the region. Participation will also be crucial for access to the wealth of experience and know-how that these technical committees embody.

The main contribution and the unique role of ICA in development is that it provides a forum for the exchange of ideas and experiences among co-operative leaders and policy makers in developing countries and that, within its constituency, it has all the possible expertise that might be needed.

Therefore, it is necessary to organize the ICA structure in such a way that its potential importance could be systematically and fully exploited by ICA members. This would reduce dependence on outside assistance and raise the self-reliance of co-operatives in the region.

But even with a small and largely self-sustained ICA development organization, the Alliance and its members will have to rely on assistance from outside

the ICA and its membership. Substantial assistance from one or a few major donors is especially required during the initial period of a new Regional Office. This has been shown by our experience, but experience has also shown how important it is to receive support from different sources, both from ICA members within the region and from outside.

With the new structure and approach for ICA development, the possibilities of attracting new donors and keeping the old ones are likely to increase. With an adequately staffed ICA Development Agency, including the important function and work of CEMAS*, and with secondment from a few main partners, the ICA will have a properly balanced organization for its versatile and demanding development work.

Details concerning the Development Agency and its constitution are being worked on, and a proposal will be presented to the ICA Executive Committee in March at its meeting in Palermo, Italy. Special attention will be given to the role of the Regional Councils which, together with the technical committees, are likely to play a key-hole in the new structure. But the most important question of all is how to secure the interest and influence of the ICA members in the developing countries in the future development activities of the ICA. This is probably a key question, not only for successful implementation and adequate financing of the ICA Development Programme, but also for the future of the ICA itself.

L'ACI ET LE DÉVELOPPEMENT – En 1950 on cherchait à implanter les méthodes coopératives occidentales dans les pays en développement. En 1960 on cherchait plutôt à s'informer. En 1970 on lançait un programme de développement. En 1980 on constatait que les « circonstances » n'avaient pas permis que tout marche bien. On réalisait que des mesures devaient être prises moins pour susciter de nouveaux clients parmi les pays en développement que pour permettre un répit à leurs populations afin qu'elles puissent, elles aussi, créer leurs propres coopératives selon leur propre génie. La faim dans le monde devait toutefois requérir des actions urgentes.

Les coopératives des pays en développement attendent des consignes de l'ACI qui pourtant ne peut pas leur apporter de solutions toutes faites. Tout au plus peut-on étudier ce qui se passe et chercher à comprendre afin de transmettre des lignes générales autour desquelles chaque mouvement doit pouvoir construire sa propre identité.

Le 28ème congrès de l'ACI (Hambourg 1984) a donné un nouveau point de départ. L'ACI ne va pas chercher à promouvoir ses propres projets. Elle va chercher à identifier des besoins auxquels ses membres peuvent répondre ainsi que les ressources disponibles (crédit, état, etc. ...). Elle va décentraliser son activité de développement et faire en sorte que ses organes spécialisés et ses comités régionaux puissent jouer le rôle fondamental qui leur revient. La participation à ces organes et comités devient importante car ce sont eux qui sont le mieux à même de débattre de problèmes spécifiques tant aux régions qu'aux diverses activités économiques.

Il va aussi falloir que chaque projet puisse compter sur de solides appuis matériels ou logistiques, mais, de préférence issus de plusieurs sources afin d'éviter la dépendance. Il faudra en trouver de nouvelles et ménager les anciennes. Avec sa nouvelle division spécialisée en matière de développement, menée par des professionnels et englobant le Service d'Information sur le Matériel d'Enseignement Coopératif (CEMAS), l'ACI s'est dotée de l'instrument nécessaire à sa nouvelle politique en la matière. Les données fournies pour la réunion de mars 1986 du comité exécutif de l'Alliance à Palerme (Italie) permettront d'envisager plus clairement le programme d'activités à prévoir.

LA ACI Y EL DESARROLLO. – En 1950 se trataba de implantar los métodos cooperativos occidentales en los países en desarrollo. En 1960 se trataba sobre todo de informar. En 1970 se lanzó un programa de desarrollo. En 1980 se constató que las « circunstancias » no habían permitido que todo funcionara bien. Nos dimos cuenta que se debían tomar medidas no tanto para suscitar nuevos clientes entre los países en desarrollo sino para permitir un descanso a sus poblaciones para que pudieran también crear sus propias cooperativas, según su propio ingenio. Sin embargo, el hambre en el mundo requirió que se tomaran acciones urgentes.

Las cooperativas de los países en desarrollo esperan instrucciones de la ACI, la cual con todo no puede aportar soluciones ya hechas. A lo más, puede estudiar lo que se pasa y tratar de comprender para transmitir líneas generales sobre las cuales cada movimiento debe poder construir su propia identidad.

El 28º congreso de la ACI (en Hamburgo 1984), dió un nuevo punto de partida. La ACI no tratará de promover sus propios proyectos, sino que tratará de identificar las necesidades a las cuales sus miembros pueden responder, así como los recursos disponibles (crédito, Estado, etc. ...). La ACI decentralizará su actividad de desarrollo y actuará de modo a que sus órganos especializados y sus comités regionales puedan desempeñar el papel que les corresponde. La participación en esos órganos y comités se ha vuelto importante ya que son ellos los mejor capacitados para discutir problemas específicos de las regiones así como las diversas actividades económicas.

También será necesario que cada proyecto pueda contar con un apoyo material o logístico sólido, pero de preferencia proveniente de varias fuentes para evitar la dependencia. Se deberán encontrar nuevas fuentes y aprovechar al mismo tiempo las ya existentes. Con su nueva división especializada en materia de desarrollo, llevada a cabo por profesionales y englobando el Servicio de Información sobre el Material de Enseñanza Cooperativo (CEMAS), la ACI se ha dotado del instrumento necesario para su nueva política en la materia. Los datos aportados para la reunión de marzo de 1986 del Comité Ejecutivo de la Alianza en Palerme (Italia) permitirán de considerar más claramente el programa de actividades que se debe preveer.

IGB UND ENTWICKLUNGSPOLITIK – 1950 strebte man die Einführung genossenschaftlicher Methoden westlichen Stils in den Entwicklungsländern an. 1960 war man vor allem bestrebt, sich zu informieren. 1970 startete man ein Entwicklungsprogramm. Und 1980 musste man dann feststellen, dass die erhoffte Entwicklung an den «Umständen» gescheitert war. Man erkannte, dass man sich gezielt um die Werbung neuer Kunden unter den Entwicklungsländern bemühen musste und dass die Bevölkerung in den betreffenden Ländern eine Atempause brauchte, um selber eigene Genossenschaften gemäss ihren Eigenarten und Fähigkeiten auszubilden. Der Hunger in der Welt zwang jedoch zu raschem Handeln.

Die Genossenschaften in den Entwicklungsländern erwarten Handlungsanweisungen vom IGB, der allerdings keine Patentrezepte parat hat. Allenfalls kann man zum besseren Verständnis das Geschehen analysieren, um Leitlinien zu formulieren, an denen sich die einzelnen Bewegungen beim Ringen um die eigene Identität frei orientieren können.

Mit dem 28. IGB-Kongress in Hamburg 1984 wurde ein neuer Anfang gemacht. Dem IGB geht es nicht mehr darum, eigene Projekte zu fördern, sondern vielmehr darum festzustellen, welchen Bedürfnissen seine Mitglieder mit welchen Mitteln (Kredite, staatliche Unterstützung usw.) Rechnung tragen können. Der IGB wird seine Entwicklungsarbeit dezentralisieren und dafür sorgen, dass seine Fachorgane und Regionalausschüsse auch wirklich die zentrale Rolle spielen, die ihnen zugedacht ist. So gesehen gewinnt die Mitarbeit in diesen Organen und Ausschüssen an Bedeutung, denn niemand könnte besser als sie zu Fragen Stellung nehmen, die speziell die Regionen und verschiedenen Wirtschaftszweige betreffen.

Sodann ist dafür Sorge zu tragen, dass jedes Projekt mit einer soliden materiellen bzw. logistischen Unterstützung rechnen kann, die jedoch vorzugshalber – um Abhängigkeit zu vermeiden – von verschiedenen Seiten zu leisten wäre. Dafür muss man neue Quellen erschliessen, ohne die alten zu übergehen. In der neu eingerichteten, von Fachleuten geleiteten Abteilung für Entwicklungsfragen, die den Beratungsdienst für genossenschaftliche Unterrichtsmittel (CEMAS) einschliesst, besitzt der IGB jetzt auch das Instrument, das er für seine neue Politik auf diesem Gebiet benötigt. Anhand der Daten, die der Exekutivausschuss des Bundes im März 1986 auf seiner Tagung in Palermo (Italien) vorlegen wird, dürften sich die Konturen des künftigen Arbeitsprogramms dann klarer umreissen lassen.

Genossenschaften im Wohnbereich – die optimale Alternative

Peter Macher

Der Schweizerische Wohnungsmarkt hebt sich durch verschiedene Merkmale von ausländischen Märkten ab. Der hohe Mieteranteil (rund 70%), ein sehr hoher Wohnstandart aber auch sehr hohe Preise und Mietbelastungen, markanter Wohnraummangel in städtischen Gebieten und gleichzeitig steigender Wohnraum-«verbrauch», erhebliche strukturelle Mängel im Wohnungsgrössenangebot um nur einige zu nennen. Welche Rolle können Genossenschaften als Beitrag zur Lösung dieser Probleme übernehmen?

Die auffälligste Entwicklung fand in den letzten 10 Jahren auf der Nachfragerseite – der Bevölkerung – statt. Erhöhte sich die Wohnbevölkerung von 1960 - 1970 noch um 15.5% so blieb diese Entwicklung von 1970-1980 mit + 1,5% nahezu stabil. Die Zahl der besetzten Wohnungen entwickelte sich jedoch weiterhin stark (1960-1970: + 29,7%, 1970-1980: + 18%). Diese unterschiedlichen Entwicklungen zeigen, dass der Wohnraumbedarf nicht nur durch die Bevölkerungszahl, sondern in sehr hohem Masse von der Bevölkerungsstruktur (Zivilstand, Alter, Geschlecht, Nationalität etc.) abhängig ist. Es sei in diesem Zusammenhang darauf hingewiesen, dass z.B. ein starker Rückgang der jüngeren Jahrgänge (- 19 jährige) und ein überdurchschnittlicher

Zuwachs bei den über 70jährigen oder der Anteil der Geschiedenen (1960-1970: +31,4%, 1970-1980: + 74,3%) zu erheblichen Strukturänderungen führten. Diese demographischen Verschiebungen ergaben eine starke Veränderung der Haushaltsstruktur: So hat z.B. der Anteil der Einpersonenhaushalte von 1960 bis 1970 noch unterdurchschnittlich, 1970-1980 aber explosionsartig um gut 75% zugenommen. Diese Änderungen werden noch verstärkt durch zum Teil enorme örtliche und regionale Bevölkerungsverschiebungen. Daraus ergab sich eine massive Zunahme der Haushalte und der Nachfrage, die durch ein steigendes Wohnungsangebot befriedigt werden musste. Statistischer Ausdruck finden diese Tendenzen im starken Rückgang der durchschnittlichen Belegungsdichte.

Unersättliche Wohnbevölkerung?

Interessierte Kreise nehmen nun die beschriebene Entwicklung zum Anlass, die ungelösten Probleme des Wohnungsmarktes (Wohnungsmangel) den unersättlichen Ansprüchen der Mieter und Mieterinnen in die Schuhe zu schieben. Sie wollen damit davon ablenken, dass der bei uns nahezu ausschliesslich private Wohnungsmarkt nicht in der Lage war, auf die Strukturveränderungen zeit- und preisgerecht zu reagieren. Es

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sind dieselben Interessenvertreter, die an der Wohnraumverknappung durchaus interessiert sind, da nur so ständig steigende Renditen erwirtschaftet werden können. Sie lehnen sich deshalb gegen alle Steuerungsmassnahmen (Raumplanung, Planungsgesetzgebung, Wohnbauförderung etc.) die die strukturellen Probleme des Wohnungsmarktes lösen wollen. Gerade im Bereich des Wohnraum«verbrauches» können aber die bestehenden Genossenschaften auf überzeugende Resultate verweisen: Sie können belegen, dass eine durchaus liberal gehandhabte Wohnraumbewirtschaftung die Zunahme des Wohnraumverbrauches in Grenzen hält. Die folgende Aufstellung zeigt die diesbezüglichen Resultate aus der Stadt Zürich.

In den beiden Gebieten mit dem höchsten Anteil an Genossenschaftswohnungen hat sich der Wohnraum«verbrauch» kaum erhöht (Friesenberg) oder doch weit unter der durchschnittlichen Zunahme im Vergleich mit der ganzen Stadt (Saathen, wobei hier zusätzlich die tiefe Basis (26,9 m²/Person) in Betracht gezogen werden muss). Den Genossenschaften ist es offensichtlich gelungen, mit den strukturellen Problemen weit besser umzugehen, als der privaten Wohnwirtschaft.

Die Mietpreisnot

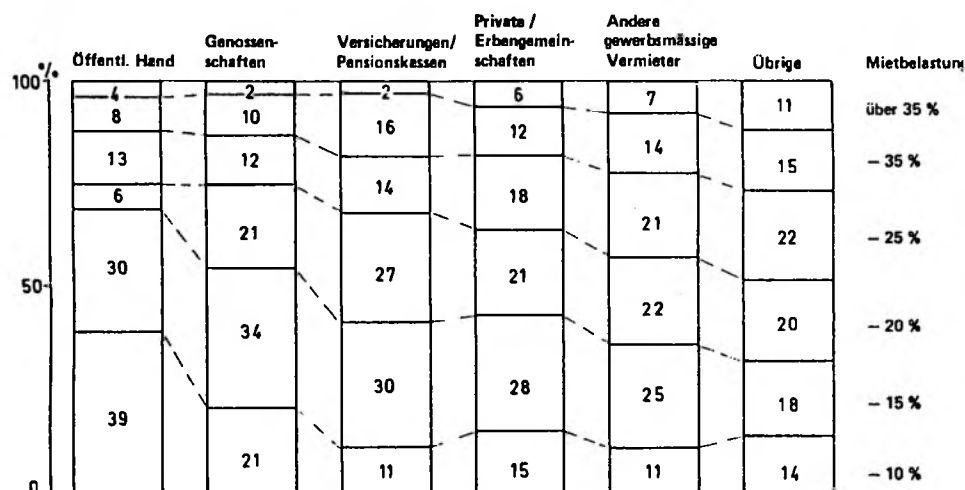
Der Wohnungsmangel äussert sich vor allem als Mietpreisnot, insbesondere in bestimmten Wohnungskategorien und

Quartier	% Genossenschaftswohnungen 1980	Bruttogeschossfläche 1970	m ² /Pers. 1980	Zunahme m ² 1970 - 80
Friesenberg	72,8	35,0	35,2	0,2
Saathen	71,3	26,9	32,7	5,8
Ganze Stadt	22,4	38,0	47,1	9,1

für bestimmte Bevölkerungsgruppen. Die Studie des Bundesamtes für Wohnungswesen («Miete und Einkommen 1983») liefert hier eindruckliche Belege. So weist sie zunächst einmal auf, dass die durchschnittliche Mietbelastung (Verhältnis Netto-Miete/Haushaltseinkommen) nicht wie bisher aufgrund der Haushaltsrechnungen angenommen bei rund 13%, sondern bei beachtlichen 18% liegt, wobei rund 35% der Mieterhaushalte gar mehr als 20% des Einkommens für die Miete auslegen müssen. Die Studie legt auch erstmals die eigentlichen Problemgruppen im Wohnungsbereich offen dar: Es sind vor allem die Einzelhaushalte über 65 Jahre, die Jungen, jungen Paare und Familien sowie – ganz generell die Ein-

kommensklassen unter Fr. 2000.–. Auch hier kann die Genossenschaftsbewegung überzeugend darlegen, dass sie einen wesentlichen Beitrag zur Linderung der Mietpreisnot zu liefern im Stande ist: Nur gerade bei den Wohnungen der öffentlichen Hand ist die Mietbelastung der Mieterhaushalte geringer als bei den Wohngenossenschaften. (s. Abbildung «Mietbelastungsstruktur nach Eigentümerkategorien»). Wenn auch ein Teil dieses vorzüglichen Abschneidens der Genossenschaften auf Subventionen und Standardunterschiede zurückzuführen ist, bleibt doch eine erhebliche Differenz bestehen, die als «optimalere wirtschaftliche Leistung» den Genossenschaften gutzuschreiben ist.

MIETBELASTUNGSSTRUKTUR NACH EIGENTÜMERKATEGORIEN



Ø - Einkommen (Fr.)	3123	3658	3881	3688	3430	2932
Ø - Miete (Fr.)	378	513	650	622	623	522
Ø - Mietbelastung (%)	14.7	16.0	18.1	18.4	19.5	20.7
Anzahl Fälle (%)	4	14	13	43	22	3
(100 % = 1749)						

Bisher wurde aufgezeigt, dass die Genossenschaften in zwei wesentlichen Bereichen des Wohnungswesen (ökonomischer Umgang mit dem Wohnraum, Mietpreis) ausgezeichnetes geleistet haben. Allerdings ist der Bestand an Genossenschaftswohnungen zu klein, um massgebend die Wohnungsprobleme zu lösen. Mit 3,9% Genossenschaftswohnungen am Gesamtwohnungsbestand ist es nur gelungen mit der allgemeinen Entwicklung im wesentlichen Schritt zu halten. Nur gerade in der Stadt Zürich leisten die Genossenschaften mit über 20% des Wohnungsbestandes einen wesentlichen Beitrag (gefolgt vom Kanton Basel-Stadt mit rund 10%).

Es stellt sich nun die Frage, weshalb trotz überzeugender Leistungen die Wohngenossenschaften ihren Anteil am Wohnungsbestand nicht überdurchschnittlich ausgebaut haben.

Starke Genossenschaften nur mit Hilfe der öffentlichen Hand

Es zeigt sich rasch, dass nur dort starke Genossenschaften entstanden sind, wo – vor allem durch Landabgabe – die Kantone und Gemeinden Unterstützung geboten haben. Solche Angebote waren politisch und finanziell vor allem in städtischen Gebieten möglich. Gerade aber hier stösst nun der Wohnungsbau ganz allgemein und die Genossenschaften im speziellen an klare Wachstumsgrenzen: Die Baulandreserven sind nahezu erschöpft und qualitative Stadtverbesserungswünsche (Grünraumschutz) stehen dem Ziel der Wohnraumvermehrung entgegen. Kurzgefasst: Die Zeiten, in denen mit grossen Neuüberbauungen auf der grünen Wiese genossenschaftliche Ziele erfüllt werden konnten sind vorbei. Ge-

rade hier stellt sich für die Genossenschaftsbewegung eine Aufgabe, für die sie – von ihrer Grundkonzeption, der demokratischen Selbsthilfe – besser vorbereitet ist, als ihr «Konkurrent», der private Wohnungsmarkt.

Oekonomische Randbedingungen

Genossenschaften, welche (vor allem in städtischen Gebieten) weiter ihrer Aufgabe nachkommen wollen, werden sich der bestehenden Bausubstanz zuwenden müssen. Sie stehen aber auf dem Liegenschaftenmarkt einer Konkurrenz gegenüber, welche durch niedere (Anfangs)bruttorenditen oder durch eine spekulative Vermietungspolitik Preise zahlen kann, welche zum Teil den Ertragswert zu weit über 100% und einen realistischen Schatzwert bis 70% übersteigen (wobei in vielen Fällen allein der Landwert um die 50% ausmacht).

Die Genossenschaften werden lernen müssen, mit diesen Realitäten umzugehen. Die grossen bestehenden Genossenschaften werden von ihren Mitgliedern solidarische Beitragsleistungen durchsetzen müssen, um auf diesem Markt bestehen zu können und mit ihrer meist stark zentralisierten Verwaltungsstruktur diesen neu erworbenen Wohnraum auch vermieten zu können. Einen anderen Weg zeigen hier die vielen, neuentstandenen «Hausgenossenschaften», welche den Weg über eine bescheidenere Sanierungspolitik suchen. Ein Beispiel aus Basel macht deutlich, wie in diesem Bereich die ökonomischen Daten beachtlich verändert werden können. Es handelt sich dabei um eine Liegenschaft, die zum Verkauf angeboten wurde und bei der sowohl ein Abbruch und Neubau korrekt durchgerechnet, sowie ein weitergehender Umbau und eine einfachere Renovation geprüft wurden. Am Schluss wurde die

Liegenschaft auf genossenschaftlicher Basis durch die Mieter gekauft und eine «sanfte Sanierung» durchgeführt. Das Resultat, eine rund 50% billigere m²-Miete, ist beachtlich.

Ein Vergleich aus Basel:

	2-Zi-Whg. mtl.	5-Zi-Whg. mtl.
Neubau	1.032.–	1.548.–
Umbau	845.–	1.268.–
Renovation	618.–	927.–
Sanfte Sanierung	543.–	815.–
Vergleich Mietzinse/ m ² - Nutzfläche		
Neubau	100%	
Umbau	82%	
Renovation	60%	
Sanfte Sanierung	53%	
Vergleich Anlagekosten		
Neubau	100%	
Umbau	54%	
Renovation	43%	
Sanfte Renovation	39%	

Voraussetzung für solche Arten des Umganges mit bestehender Bausubstanz ist aber auf jeden Fall mit einer sehr weitgehenden Mitbestimmung bis hin zur Selbstverwaltung verbunden. Dieser Weg bedeutet für die traditionellen Genossenschaften ein weitgehendes Umdenken: Dezentralisierung, Ausbau der Mitbestimmungsrechte.

Die Genossenschaftsbewegung verfügt auch über Instrumente für die «Hilfe zur Selbsthilfe». Die Bürgerschaftsgenossenschaft sollte ihre Statuten insofern ändern, dass auch Bevorschussun-

gen von Mietzinsen gegenüber den finanzierenden Instituten verbürgt werden können. Die Solidaritätsfonds sollten weiter ausgebaut und auf die neue Aufgabe hin gestaltet werden. Ein Versuch zur Zusammenarbeit sollte mit den Pensionskassen unternommen werden, deren Anlageprobleme in Zusammenarbeit mit Genossenschaften vielleicht leichter zu lösen wären.

Alle diese Anstrengungen werden die Genossenschaften lediglich in die Lage versetzen, dem (unteren) Mittelstand ein gesichertes und relativ preisgünstiges Wohnen zu ermöglichen. Die unteren Einkommensklassen werden auch in Zukunft nur mit Hilfe der öffentlichen Hand in den Genossenschaften Platz finden. Dazu ist eine aktivere politische Betätigung der Genossenschaften notwendig. Die Bevölkerung ist auch für weitgehende Experimente und Unterstützung von Genossenschaften bereit: In der Stadt Zürich wurde vor kurzem ein Kredit von 50-Millionen-Franken bewilligt, welcher den Genossenschaften den Einstieg in eine neue, selbstverwaltete Struktur erleichtern soll.

Juristische Randbedingungen

Solche Wege sind für die Genossenschaften mit einer Reihe von juristischen Hürden und rechtlichen Unbekannten

gepflastert. Der ganze Bereich der Mieterselbstverwaltung, welche immer auch mit Eigenleistungen, Eigeninvestitionen usw. verbunden ist, verlangt hier neue Regelungen. Hier müssen Genossenschaften, Mieterverbände, aber auch der Gesetzgeber, Möglichkeiten schaffen, die Risikoabdeckung und Bewohnerwünsche besser unter einen Hut bringen zu lassen.

Die Situation nutzen

Die Förderung des privaten Eigentums wird in der Schweiz das Verhältnis Mieter/Eigentümer nicht wesentlich verändern. Wenn es die Genossenschaftsbewegung versteht, ihr Angebot so zu gestalten, dass die Genossenschafter zu «Mietern mit Rechten von Eigentümern» werden, ist ihr ein wachsender Einfluss im Schweizer Wohnungswesen sicher. Weitere Teile der Bevölkerung sind bereit, für Sicherheit und Selbstbestimmung einen beachtlichen (auch finanziellen) Beitrag zu leisten. Für viele stehen solche Werte über rein materiellen Ansprüchen. Aus diesen Bevölkerungsteilen muss sich die traditionelle Genossenschaftsbewegung erneuern und neues genossenschaftliches Wirken entstehen. Die Genossenschaften müssen an ihre Wurzeln zurück.

THE SWISS HOUSING MARKET AND CO-OPERATIVES – This market is characterized by the high proportion of rented accommodation as opposed to home ownership, by the high quality of accommodation sought, by high costs and by different forms of housing shortages. What can co-ops do to improve the situation ?

The growth in demand is vastly superior to the growth of the population and is mainly due to longer life expectancy, immigration, the high divorce rate and the number of people choosing to remain single and live alone. The landlords and real estate agencies accuse tenants of expecting too much in housing requirements and refuse to recognize their deficiencies. The balance between offer and demand is in their favour, of course, and they continue to oppose steps which could favourably change the situation for the tenants. Paradoxically, the districts of Zurich where co-ops are more solidly ensconced are those where the demand for surface per occupant has increased the least between 1970 and 1980. In fact, the shortages are due to the disparity between the price of accommodation and the income of lower paid groups of tenants. The average amount paid for housing is about 18 % of total income. However, more than a third of the population have to pay more than 20%, and it is elderly couples, widowers and widows, and low-income families who have to bear the brunt of this situation.

Here co-ops can make a fairly sizeable contribution to improving the situation. Only the State can offer better conditions and the difference narrows when housing co-ops are subsidized by the State. However, as housing co-ops only represent 3.9% of the whole market, their influence is limited.

Co-operatives which are granted special conditions by the State are the most effective, but these benefits are limited to the State-owned land available for co-operative housing projects. However, in other cases co-ops are up against competitors who, by speculating, can pay twice the actual value of housing and content themselves with low returns initially. Large co-ops may be in a position to "play the game" and rent out buildings acquired in this way, but small housing co-ops are looking for alternative solutions. For example, choosing between the option of destroying an old building in order to erect a new construction, or to entirely renovate or merely give old buildings a face-lift.

The solidarity and personal commitment of co-operators has meant amazing successes for the middle classes, but the working classes can only rely on the State, the political action of co-operators, tenants, associations, and their other representatives.

A substantial change in the housing situation is not expected in the near future. In order for this to take place tenants must be allowed more say in the running of tenement housing and perhaps co-operatives could also return to their original solidarity.

LE MARCHÉ SUISSE DU LOGEMENT ET LES COOPÉRATIVES – Ce marché se distingue par la forte proportion de locations, par le niveau élevé des prestations requises, mais aussi par son coût et par diverses formes de pénuries, particulièrement en milieu urbain. Que peuvent faire les coops ?

L'accroissement de la demande est largement supérieur à celui de la population (durée de la vie, divorces, immigration, individualisme, etc.). Les milieux intéressés accusent les locataires de trop vouloir en matière de logement et ne reconnaissent pas leurs carences. L'exiguité de l'offre leur est favorable. Ils s'opposent aux mesures susceptibles de faire évoluer la situation. Les quartiers de Zurich où les coopératives sont le plus implantées sont pourtant ceux où la surface requise par habitant s'est la moins accrue entre 1970 et 1980.

En fait, la pénurie est due à la disparité entre le prix du logement et les revenus des locataires modestes. Moyenne consacrée au logement: 18%. Plus du tiers de la population doit y consacrer plus de 20%. Ce sont surtout les veufs et veuves âgés, les jeunes, isolés ou en couple et les familles qui font les frais de cette situation. Là aussi les coops peuvent quelque chose. Seul l'état réalise des conditions plus favorables. La différence disparaît quand les coopératives sont subventionnées. Elles n'ont toutefois pas une influence suffisante sur l'ensemble du marché car elles n'en représentent que le 3,9%.

Les coopératives bénéficiant de conditions particulières de l'état en matière de terrains sont les plus efficaces. Leurs limites sont toutefois celles du terrain disponible et celles que leur consent l'aménagement du territoire. Dans les autres cas, elles se trouvent en face d'une concurrence qui par spéculation peut payer jusqu'au double de la valeur immobilière réelle et se contenter, dans un premier temps, de bénéfices insignifiants. Les grandes coopératives sont en mesure de jouer le jeu et de louer les immeubles ainsi acquis. Les petites coopératives d'habitation cherchent d'autres voies en choisissant par exemple la solution optimale entre détruire un immeuble ancien pour en construire un autre, ne garder que les murs, effectuer des rénovations lourdes ou remettre simplement en état. Une vraie solidarité,

une implication personnelle des coopérateurs, permet d'étonnantes réussites en faveur de la classe moyenne. En deça on ne peut compter que sur l'état... et, sur l'action politique des coopérateurs, des associations de locataires et de leurs édiles.

Il n'y aura pas d'évolution substantielle dans un proche avenir. Il faudra pour y parvenir que de nouvelles formes de relations s'établissent entre locataires et gestion et, peut-être, que les coopératives se réfèrent davantage à leur solidarité originelle.

EL MERCADO DE VIVIENDA SUIZO Y LAS COOPERATIVAS. – Este mercado se distingue por la fuerte proporción de alquileres, por el alto nivel de prestaciones necesarias, pero también por su costo y por las diversas formas de penuria, particularmente en el medio urbano. ¿Qué pueden hacer las cooperativas?

El incremento de la demanda es mucho muy superior al de la población (duración de vida, divorcios, inmigración, individualismo, etc...). Los medios interesados acusan a los inquilinos de exigir demasiado en materia de vivienda y no reconocen sus carencias. La exigüidad de la oferta les es favorable. Se oponen a las medidas susceptibles de hacer progresar la situación. En los barrios de Zurich, donde hay más cooperativas implantadas, es también en donde menos ha aumentado la superficie que se requiere por habitante entre 1970 y 1980.

De hecho, la escasez se debe a la disparidad que existe entre el precio de la vivienda y el ingreso de los locatarios modestos. La media del ingreso que se consagra para la vivienda es de 18%. Más de la tercera parte de la población debe consagrarle más del 20%. Los que sufren más de esta situación son sobretudo los viudos y las viudas de edad ya avanzada, los jóvenes, ya sea sólo o en pareja y las familias. También en estos casos las cooperativas pueden hacer algo. Sólo el Estado puede ofrecer condiciones más favorables. La diferencia desaparece cuando las cooperativas están subvencionadas. Sin embargo, no tienen la suficiente influencia en el mercado en su conjunto puesto que no representan más que el 3,9%.

Las cooperativas que benefician de condiciones particulares del Estado en materia de terrenos son las más eficaces. No obstante, sus límites son los del terreno disponible y los que les permite la ordenación del territorio. En los otros casos, las cooperativas se encuentran frente a una concurrencia que mediante la especulación puede pagar hasta el doble valor real inmobiliario y contentarse al principio con beneficios insignificantes. Las grandes cooperativas están en condición de participar al juego y de alquilar los inmuebles que han comprado de esta manera. Las pequeñas cooperativas de vivienda buscan otras vías, por ejemplo escogiendo la solución óptima entre la destrucción de un edificio viejo para construir otro, la conservación sólo de las paredes y de la fachada, o efectuando grandes renovaciones o simplemente reparándolo. Una verdadera solidaridad, una implicación personal de parte de los cooperadores, permiten éxitos sorprendentes en favor de la clase media. Más allá de esto sólo se cuenta con el Estado... y, en este sentido, con la acción política de los cooperadores, de las asociaciones de inquilinos y de sus concejales.

En un futuro venidero no habrá una evolución sustancial. Para que haya una evolución es necesario que se establezcan nuevas formas de relaciones entre los inquilinos y la gestión, y quizás, que las cooperativas se refieran aún más todavía a su solidaridad original.

A Specialized Organization for Transport Co-ops

by L.J. Kovats*

Mr. Hubert Le Cesne's article on transport co-operatives in this Review (vol. 77, no. 3/4, page 21) raised issues of great importance for the co-operative movement not only in France, but world-wide. Transport, in whatever form, is a vast and important industry locally, in regions, in countries, on continents and across the seas and oceans. The co-operative movement, so far, had paid insufficient attention to it.

The reasons are not hard to discover: the business of transporting people or goods is capital intensive and costly to operate. Although the revenue can be great and, on occasions, quite disproportionate to the work and capital invested, it is irregular and fluctuates in value. The conveyance, from a second hand taxi costing US\$ 500 to an aeroplane or large ship which can cost up to US\$ 100 million each, has to be acquired. As few transport operators are in the position to purchase the conveyance of their choice with their own money, funds have to be borrowed upon which interest or other charges must be paid. The cost of fuel, spare parts, accessories and other operating costs can vary and are outside the control of the carrier/transporter.

It is not surprising, therefore, that co-operators have not yet ventured into transport or transport-related businesses in significant numbers. Apart from the financial aspects, an equally inhibiting factor in basing the organisation, of a transport undertaking, on co-operative principles are the independence and individualistic approach to the work by those who are involved with

the industry. Many small transport businesses are family enterprises in the narrowest sense. For example, a great number of the barges and smaller vessels on the Rhine, other rivers and coastal seas of Europe are, or have been, the property of a family whose members work, and often live, on the craft or vessel in the truest co-operative spirit. There are many taxi and lorry/truck drivers who own the vehicle with which they earn their living. The more costly the conveyance to acquire and operate, the less likely that it is owned or operated as a family or individual business concern. Smaller-scale capitalist ship-owners and lorry operators, knowing the importance of keeping operating costs down, which only capable and honest workers, can do, pay their key workers well and cultivate a paternalistic attitude towards them. Those who are in charge of a conveyance, be it a lorry or a ship, tend to have an individual approach to their work. This attitude can be harnessed in a co-operative transport enterprise by providing for the apportionment of responsibility and earnings within the organisation.

In some cases co-operation can, and does, take place in the forming of secondary co-operatives which assist individual owners and operators. For exam-

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ple, in large cities taxi owner-drivers may belong to a secondary co-operative which has a multiplicity of functions, ranging from providing finance and insurances services, car maintenance & fuel supply, to the running of a joint office and radio base.

Lorry/trucking businesses can also combine for similar purposes, with the addition of marketing of the separate trucking firms' services.

Trains, ships and aircraft cannot be operated by one person or even by a family. The size and complexity of the machinery used to move the conveyance, and the diversity of the administration and commercial decisions necessary to produce revenues, are beyond the physical capabilities of any one individual or even a small group of individuals. It does not follow that larger businesses cannot be conducted as co-operatives. Even aircraft and ships can be owned and operated by the people who work the machinery, handle the administration and carry the commercial management of that airline or shipping company. Given the involvement and investment in railway undertakings by the governments of many countries, rail transport, would probably not be a viable and practical area for the extension of co-operatives. On the other hand, given the opportunity and financial backing within the framework of a local, regional or national transport policy, rail transport could be organised by co-operatives no less than an airline or shipping company.

It is possible to own and operate aircraft and ships according to co-operative principles and, at the same time, provide a better service for the users of those services. The shareholders of the company would be the workers employed and their involvement with commercial management, business administration and operational functions must be carefully and sensibly allocated.

Those who work in the transport industry will know the exigencies and requirements of their business and their limitations to be an efficient, profitable operation. One shipping co-operative is already in existence and there are also a number of trucking co-operatives and locally based taxi services conducted as workers' co-operatives.

The importance of co-operative transport undertakings linking consumer and producer co-operatives should not be under-rated. Regardless of the distances between them, co-operatives who wish either to buy or to sell produce should establish business links with transport co-operatives who will provide the services now performed, in all probability, by a capitalist enterprise. In order to be commercially viable a co-operative transport undertaking need not rely entirely on fellow co-operatives' support. Depending on the type of goods or cargoes carried, the distances to be covered, the general level of freight rates and the cost of operating the service efficiently, a co-operative transporter/carrier will be in a good position to compete for business on the open market.

There appears to be no body or organisation responsible for transport co-operatives. In national organisations of workers' co-operatives there are a number of transport related or connected enterprises. A specialist organisation within the International Co-operative Alliance would assist, not only transport co-operatives, but all other co-operatives who make use of transport services of any kind.

Such a specialist organisation would represent the interests of transport co-operatives on national and inter-governmental bodies, and at international conventions connected with transport matters, and monitor legislation and the working of regulatory organisations effecting transport undertakings.

The first task of such a specialized organisation would be to compile a list of transport co-operatives in every country. Each co-operative should be identified as to the mode of transport it uses:

(A) Passenger carrying vehicles: taxis, coaches, still-water craft, deep-sea passenger ships, passenger aircraft.

(B) Goods/cargo carrying conveyances: light vans, lorries/trucks, canal and river craft, small coastal ships, larger vessels, cargo aircraft.

These two main groupings can be further divided into identifiable areas of operation. Some co-operatives will work only in their own town, region or country while others cross international borders or seas, oceans or airspace. A further sub-division could deal with the size of the co-operative's operations, the number of conveyances it owns, controls, or can hire to carry out the work undertaken. The assistance such a specialized organisation would provide for transport co-operatives is varied and will be conditioned by demand for the type, frequency and intensity of the assistance requested. Advice and guidance on the following would seem appropriate:

1) On financial and money matters:

(a) locating sources of capital by contacting banks and other institutions who may have funds lying idle or co-operatives looking for an opportunity to invest;

(b) sound principles of book-keeping and accounting in view of the importance of fluctuating values of many currencies, especially for those transport co-operatives who already work, or would like to extend their activities, internationally.

2. (a) Advice on the existence of other transport co-operatives with whom business contacts could be made. For example, a shipping co-operative

would use lorry/trucking co-operatives to move containers or other cargo, to or from ports. A long distance lorry/trucking co-operative may need smaller lorries/trucks for distributing the goods in a locality.

(b) Advice on the existence of producer and consumer co-operatives who need transporters locally, in a region, between countries, or across continents. A major task of such a specialised organisation would be to keep in contact with both co-operatives transporting goods and the co-operatives producing and consuming them who have an interest in efficient and cost effective transport services. However, it would not be the specialised organisation's task to sell the services of any individual transport co-operative.

3) Advice and guidance on changes, especially those internationally applicable, to legislation and regulations effecting either the conveyances themselves or the operating and business aspects of the transport co-operatives.

4) Advice on liability regimes under international conventions and the interpretation of those conventions by the domestic courts, i.e. within the jurisdiction of a country's courts.

5) Advice on insurance:

(a) contacting co-operative insurance companies who underwrite transport risks;

(b) keeping records on rates demanded by insurers in order to be able to determine the proper levels of premiums to the transport co-operatives.

6) Maintenance of information on technical data about the conveyances and on the availability of spare parts and accessories supplied by other co-operative businesses. For example, a garage or service station operated in a strategi-

cally located place would be supported by the transport co-operatives in the area whose vehicles need attention. The ships operated by the shipping co-operative would engage shore-gangs belonging to workers' co-operatives in the port of call, for cleaning holds, renewing paintwork, or other work.

Obviously, some of these services could not be provided on a voluntary basis. The specialised transport organisation of the International Co-operative Alliance (if one is established) could decide to establish a subsidiary company, constituted as a co-operative, with the object of providing technical and specialised advice and information for a fee. The method of charging for the services may be on a collegiate basis, i.e. to cover the cost of the operation or on the basis that a small profit is made after disbursements and expenses. A comprehensive and effective information service could be extended to include advice on legal liability, claims handling and recovery on behalf of transport co-operatives (and other co-operative enterprises). Claims may be recovered on behalf of fellow co-operative enterprises or claims defended on their behalf. Such an adjusting service would reduce legal costs for many co-operatives. Although the avoidance of lawyers is not always possible in business many contentious issues could be resolved by negotiations conducted by experts who may or may not be lawyers themselves.

A specialized organisation of transport co-operatives within the ICA would take under its wing other transport related or connected co-operatives. One such transport related activity would be freight forwarding which can be con-

ducted as a co-operative enterprise. Producer and consumer co-operatives, who occasionally or regularly export or import goods, use forwarders to arrange for the shipping or reception of the goods, prepare the necessary documentation, clear the goods through customs, and generally ensure that the goods arrive at their destination. There is at least one such co-operative active in the United Kingdom. Warehousing of goods is also related to transport if supported by producer and/or consumer co-operatives and used by transport co-operatives, the cost of this service can be controlled. Travel agents, tour operators, and co-operatives organizing holidays for their members, should find and establish business links with passenger transport co-operatives. To provide a sunshine or winter cruise on a passenger liner would require only a captive membership of passengers all year round. The ship can be obtained on reasonable financial terms.

It would be very satisfactory, indeed, if transport businesses of all kinds would be organised as co-operatives. There are many good workers, from general managers and ships captains through chief engineers to lorry and taxi drivers, without employment in almost every country in the world. To provide them with employment, cargoes and goods for carriage are needed. Producer and consumer co-operatives can provide much of these cargoes and goods. To gather all the threads connecting the transport co-operatives, and the providers & users of services, the producer and consumer co-operatives, there appears to be a need for a specialized organisation of the International co-operative Alliance.

UN ORGANISME INTERNATIONAL SPECIALISE POUR LES COOPERATIVES DE TRANSPORT ? – Les coopératives de transport font un peu figure de parent pauvre à l'ACI. C'est dû à la relative rareté des coopératives de ce genre à un haut niveau économique, l'investissement étant trop élevé. Par contre il en existe passablement sous forme de petites entreprises de transport par terre, voire de coopératives d'achats rassemblant des chauffeurs de taxi. En outre des familles entières, sur les péniches du Rhin, vivent sinon la lettre de la coopération, du moins son esprit.

La situation économique actuelle dans les milieux du transport requerrait pourtant qu'on s'intéresse davantage aux méthodes coopératives dans ce domaine. Un organisme spécialisé serait utile à l'ACI dans ce but. Ses tâches seraient: 1) d'inventorier ce qui existe et d'en effectuer le tri par catégories: Entreprises d'expédition, transports de personnes, transports de marchandises; par terre, mer, air; locaux, nationaux, internationaux; 2) de chercher les contacts avec les organes, si possible coopératifs, de financement et d'assurances; 3) de contribuer à internationaliser les méthodes comptables inhérentes aux échanges internationaux; 4) de promouvoir les contacts entre les coopératives de transport complémentaires (mer et terre, p. ex.) et entre les coopératives de production et de consommation par l'intermédiaire de celles de transport.

Ces actions pourraient, expérience faite, déboucher sur la création d'une coopérative du degré nécessaire susceptible de réaliser ces recherches, ces échanges et cette promotion à un niveau professionnel et économique.

ORGANISMO INTERNACIONAL ESPECIALIZADO PARA LAS COOPERATIVAS DE TRANSPORT-TE ? – En la ACI, las cooperativas de transporte están consideradas como pariente pobre. Esto es debido a la rareza relativa de las cooperativas de este tipo a un alto grado económico, puesto que la inversión es demasiado elevada. En cambio, existen bastantes cooperativas en forma de pequeñas empresas de transporte terrestre, incluso cooperativas de compra que reúnen a los choferes de taxi. Además en la chalanas del Rin hay familias enteras que viven del espíritu de la cooperación sino es que de su carta.

No obstante, la situación económica actual del medio del transporte requeriría que nos interesáramos más a los métodos cooperativos en esta área. A la ACI le sería útil tener un organismo especializado a este fin. Su labor sería: 1) hacer el inventario de las empresas de expedición, de transporte de personas, de transporte de mercancías: terrestres, marítimas, aéreas, locales nacionales, internacionales; 2) establecer contactos con los órganos, si posible cooperativos, de financiamiento y de seguros; 3) contribuir a internacionalizar los métodos contables inherentes al comercio internacional; 4) promover los contactos entre las cooperativas de producción y de consumo por intermedio de las de transporte.

Estas acciones podrían, según lo muestra la experiencia, conducir a la creación de una cooperativa del tipo necesario susceptible de efectuar: las investigaciones, el comercio y la promoción a nivel profesional y económico.

EINE INTERNATIONALE ORGANISATION SPEZIELL FÜR TRANSPORTGENOSSENSCHAFTEN? – Die Transportgenossenschaften sind vom IGB bisher eher stiefmütterlich worden. Das hängt damit zusammen, dass diese Art von Genossenschaften aufgrund der hohen Investitionskosten auf einer ökonomisch relevanten Ebene relativ selten sind. Dagegen gibt es eine ganze Reihe von ihnen unter den kleineren Unternehmen, die sich auf den Transport auf dem Landweg spezialisiert haben, wie auch unter den Einkaufsgenossenschaften, zu denen Taxifahrer sich zusammengeschlossen haben. Darüber hinaus leben auf den Rhein-Schleppkähnen ganze Familien nach dem Genossenschaftsgedanken, zumindest dem Geiste, wenn auch nicht dem Buchstaben nach.

In Anbetracht der wirtschaftlichen Lage auf dem Transportsektor wäre es jedoch angezeigt, sich stärker für die genossenschaftlichen Methoden in diesem Bereich zu interessieren. In diesem Sinne könnte eine Sonderorganisation für den IGB durchaus nützlich sein. Sie hätte folgende Aufgaben wahrzunehmen: 1) Inventarisierung des Bestehenden und Aufschlüsselung nach Sparten wie Speditionsfirmen, Personenbeförderung, Güterbeförderung auf dem Land-, Wasser- und Luftweg; örtliche, nationale und internationale Ebene; 2) Herstellung von Kontakten zu Finanzierungs- und Versicherungsgesellschaften, möglichst des genossenschaftlichen Sektors; 3) Förderung der Internationalisierung der Buchhaltungsmethoden für den internationalen Verkehr; 4) Ausbau der Kontakte zwischen komplementären Transportgenossenschaften (z. B. Land- und Wasserweg) sowie zwischen Produktions- und Konsumgenossenschaften über die Transportgenossenschaften.

Solche Schritte könnten erfahrungsgemäß zur Bildung einer Genossenschaft mit dem notwendigen Organisationsgrad führen, die für Forschung, Wissens- bzw. Erfahrungsaustausch und Wirtschaftsförderung gemäss professionell und ökonomisch relevanten Standards qualifiziert wäre.

Cooperativismo Andaluz: Pasado, presente y futuro

Por Fernando Alvarez Palacios*

I - Introduccion

Para tratar de conseguir una comprensión aceptable del presente histórico, y como sucede en todas las manifestaciones sociales, resulta siempre necesario tratar de interpretar el pasado para disponer, a partir de tal momento, de los elementos suficientes para penetrar en las posibilidades que el futuro puede deparar.

Lógicamente, el cooperativismo se encuentra en este tipo de análisis, más aún cuando se afronta desde una región como Andalucía, con sus peculiaridades de todo tipo.

Las primeras ideas cooperativas llegan a España de manos de socialistas y anarquistas, haciéndose ostensible su presencia en las cooperativas industriales y de consumo, mientras que el campo interesa más la Confederación Nacional Católico-Agraria, sobre todo a partir de la implantación de la Ley de Sindicatos Agrícolas de 1.906. De tal sindicato (estructurado en realidad como una cooperativa agraria), vendrían a surgir ulteriormente las primeras Cajas Rurales. Alrededor de 1920 la Confederación llegó a contar con 1.529 sindicatos asociados y unos 200 mil socios.

II - Aparición del cooperativismo en Andalucía

Casi al unísono de su implantación en Cataluña (1.842/43), la idea cooperativista llega a Andalucía, si bien se observa un mayor florecimiento de la reina Isabel II.

Tras el citado derrocamiento se inicia en Andalucía un activo aunque corto periodo insurreccional. En 1.861, Pérez del Alamo se subleva en Loja (Málaga) y la actividad republicana, tras la desaparición de la monarquía y el inicio de la Revolución del 68 (llamada también «La Gloriosa»), se intensifica en Andalucía, estableciéndose conexiones entre el proletariado rural y urbano.

Es en este medio, y utilizando la Ley de Derecho de Asociación, cuando en Andalucía adquiere un ritmo importante la creación de cooperativas, aunque a veces efímeras debido principalmente a la improvisación, a la escasa formación de los socios y la carencia de recursos económicos. Problemas que, en definitiva, pasado un siglo largo, siguen siendo comunes tanto al pueblo como al cooperativismo andaluz.

Las primeras noticias de que disponemos respecto a la aparición de cooperativas, datan de 1.870, sobre todo en provincias como Málaga y Cádiz, núcleos por demás conocidos en base a su efervescencia política y social. No podemos olvidar que Fernando Garrido Tortosa (que ha sido reconocido por parte de la mayoría de los historiadores como padre del cooperativismo espa-

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ño), pasó buena parte de su juventud y primeros años de madurez en Cádiz, provincia donde influyó decisivamente para la creación de cooperativas.

Sin embargo en 1.874, con la implantación de la Restauración monárquica, se acaba el sueño de libertad que supuso la Revolución del 68.

No obstante ello, el cooperativismo, aunque más despaciosamente, prosigue sus coordenadas. Y surgen cooperativas en Morón de la Frontera (Sevilla), Huelva, San Fernando (Cádiz) y Sevilla. Intentos posteriores se contabilizan en Bujalance (Córdoba), Granada y Almería. La ya enunciada de San Fernando (Cádiz), creada por militares y dedicada a suministro de víveres a sus socios, llegaría en su época a ser la más importante del país.

Como había venido ocurriendo a nivel del Estado español, también en Andalucía se observa la incidencia de dos importantes corrientes en nuestro cooperativismo andaluz. Una, promovida por partidos políticos y sindicatos de izquierda; la otra, patrocinada por los católicos. El primero de estos movimientos, incidiendo en la creación de cooperativas industriales y de consumo; el segundo, proyectándose principalmente en el campo andaluz.

Pero estos dos movimientos no cuentan con una organización específica a nivel de Andalucía, a diferencia de como sucedía en otras regiones. De los cinco Congresos celebrados en España hasta la finalización de la II República, no solo ninguno de ellos se produciría en Andalucía, sino que, al mismo tiempo, en ninguno de ellos se contó con representación andaluza.

Vendría poco después la sublevación militar y su triunfo.

III - El «Nacional Cooperativismo»

Como es sabido el franquismo significó la derrota de las instituciones democráticas.

Las cooperativas no resultan ajenas a tal situación, y mientras que la Ley de 4 de junio de 1.931 (cuyo anteproyecto fue elaborado por el Instituto de Reformas Sociales en 1.927), estaba en la línea democrática aceptada por las cooperativas de otros países -sirviendo incluso de modelo para diversas legislaciones hispanoamericanas-, la provisional Ley de Cooperación, de 27 de octubre de 1.938 ya marcaba específicamente la dependencia existente entre la **nueva** organización cooperativa española y el Sindicato Vertical.

La Ley de Cooperación de 1.942 se mantiene prácticamente como una ley de guerra. A golpe de decretos se creyó hacer desaparecer la explotación de los trabajadores por el capital, creando organismos de convivencia. Muy temprano el gobierno estableció el sistema de control del cooperativismo que España va a padecer durante más de 40 años. Tan atado quedó el cooperativismo español que la ACI, tras establecer diversos plazos, tuvo que decidir en 1958 expulsar a sus miembros españoles de su seno.

La Ley del 42 tiene como sustento un Reglamento aparecido el 11 de noviembre de 1943, el cual, junto con la Ley de la que parte, son las dos disposiciones legales por las que se rigue el cooperativismo español hasta la aparición, en 1971, de un Reglamento complementario. El cooperativismo español solo dispuso en 1974 de una nueva Ley en la que, como lógico resulta, se observaban restos de la ideología que estaba desapareciendo.

Aún a pesar de las constantes promesas de los primeros gobiernos de la UCD, la Ley prometida por los mismos

(sucesora de la del 74), no llegará al Parlamento español en sus mandatos. (Se estaba preparando, pero había que tener en cuenta la nueva situación creada por las autonomías y sus propias leyes, también en gestación. NdE). Hasta la fecha, igual sucede con el actual gobierno, ya que esta finalizando su primera legislatura y la prometida nueva Ley, aunque aprobada por el Consejo de Ministros el 19 de junio de 1985, todavía esta pendiente de su pase por la Cámara española. Quisieramos por fin que esa Ley de leyes para el cooperativismo español, se encuentre aprobada antes de finalizar el año en curso.

IV - Andalucía hoy. El nuevo cooperativismo andaluz

Se ha dicho siempre, y en definitiva resulta cierto, que tratar de historiar el presente presupone el riesgo de errar en exceso.

No obstante ello, si no con la paciencia y el rigor del historiador, sí resulta conveniente trazar algunas líneas respecto a la aparición y el fortalecimiento, como vía de esperanza y reto de futuro del que ya puede ser llamado, estimo que con toda justicia, nuevo cooperativismo andaluz.

Al igual que otras manifestaciones sociales, y a pesar de las cortapisas existentes en el país en el transcurso de ese largo túnel del tiempo político al que los españoles no hemos visto sometido a lo largo de más de 40 años, el cooperativismo, que siempre aspiró a cotas de libertad para poder desarrollarse como tal, no fue amordazado totalmente.

Y frente al sistema oficial, estaba la opción de quienes luchaban por la libertad y la democracia para este importante elemento de colaboración y ayuda para construir una sociedad mejor.

Estamos ya, cronológicamente, en la Andalucía de la década de los 70,

cuando grupos de mujeres y hombres van a darse cita a nivel del Estado español. De esas primeras reuniones surgirá el Movimiento Democrático de Cooperativas (M.D.C.), cuya misión primordial sería establecer el reto a las autoridades oficiales para que el cooperativismo pudiera cambiar sus estructuras legales y anquilosadas, se llegara a un desmantelamiento de la Confederación Nacional de Cooperativas y se celebraran unas elecciones generales para articular, desde las propias bases del cooperativismo, un movimiento organizado que fuera a instrumentalizar las necesidades ideológicas, sociales, empresariales y democratizadoras existentes en otros países democráticos.

Y en un país donde la etiquetación política significaba una especie de «vade retro», tanto los restos de la antiguas organizaciones, como de la propia Administración, a ese incipiente y efímero Movimiento se le colgarían todas las adscripciones políticas izquierdistas que peor fueran a sonar a los oídos de una sociedad en buena medida desideologizada.

En Andalucía va a darse una clara confluencia de criterios que servirán para poner en marcha grupos de trabajos convenientemente engarzados y con, al menos, unos mínimos presupuestos de acción y organización.

Por parte de la Acción Católica Rural se produce una convocatoria en Alcobendas (Madrid), a la que asisten representantes del M.D.C., militantes de la H.O.A.C. (Hermandades Obreras de Acción Católica) e integrantes de grupos cristianos. Y surge la necesidad de ir a trabajar a niveles regionales. Este grupo se lanza a la aventura de comunicar experiencias, de establecer contactos con cooperativistas dispersos y de la necesidad de trabajar para la constitución de unas estructuras verdaderamente democráticas.

Todo este trabajo va a confluir en la convocatoria general realizada en Antequera (Málaga), y que pasará a la pequeña historia del cooperativismo andaluz como I ASAMBLEA DE COOPERATIVAS ANDALUZAS (1.978).

En la misma, más de 400 cooperativistas darían cita para explicitarse los múltiples problemas existentes en el cooperativismo y tratar de buscar fórmulas para la defensa de intereses comunes.

Las Conclusiones se resumieron en los siguientes puntos:

- a) Dispersión del cooperativismo.
- b) Falta de organismos fiables de representación.
- c) Problemas de democracia interna en las cooperativas.
- d) Falta de formación cooperativa y empresarial.
- e) Escasez de recursos económicos.
- f) Dificultad en la consecución de créditos o ayudas oficiales.
- g) Vacío existente en cuanto a organización del movimiento cooperativo.

Es aquella reunión de Antequera la que propició la aparición del Movimiento Cooperativo Andaluz (M.C.A.) como instrumento aglutinador, que estudio en profundidad los problemas planteados y que estableció respuestas organizativas del futuro. Se tomó también la decisión de ir a la convocatoria de un Congreso Constituyente del Cooperativismo Andaluz.

Se trabaja febrilmente y durante los días 8/9 de diciembre de 1.978 se celebra en Sevilla dicho Congreso al que asisten unas 200 cooperativas, representadas por más de 700 congresistas. Las Ponencias debatidas y ulteriormente aprobadas, se centraron en los siguientes puntos:

- Principios ideológicos y democráticos.
- Formación Cooperativa.

- Estructura federal.
- Sectores cooperativos.

Se conocía desde el primer momento el problema que iba a plantearse: Las disposiciones de la Ley del 74 no tenían todavía en cuenta la estructura del Estado de las Autonomías que España dábale a partir de la promulgación de la Constitución española, elevada a rango de Ley de Leyes precisamente aquel año de 1.978.

No obstante ello, y por estimarlo consecuente y justo, la estructura aprobada, de corte federalista, se inscribe desde el momento de su aprobación asamblearia en una estructura a nivel de Comunidad Autónoma Andaluza, con decidida vocación de constituir, ulteriormente, estructuras de superior rango a nivel del Estado español.

Los Estatutos de aquel entonces, que consagraban, por libre voluntad del cooperativismo de base andaluz, la constitución de una FEDERACION REGIONAL DE COOPERATIVAS ANDALUZAS (ulteriormente modificado dicho nombre para quedar en el actual de FEDERACION DE COOPERATIVAS ANDALUZAS), recogían las estructuras convenientes para ir a afrontar los problemas que habíanse detectado, al objeto de tratar de ofrecer soluciones a los mismos, y que en el tiempo han establecido la actual configuración de esta organización de cooperativas como la única existente, hasta este momento, a nivel de todas las ocho provincias que componen la Comunidad Autónoma andaluza.

V - Que es la Federación de Cooperativas Andaluzas

Como primordial misión tiene:

- Representar y defender los inte-

reses sociales, laborales y económicos de las cooperativas andaluzas federadas.

- Promover, fomentar y canalizar el espíritu cooperativo en todos los ambientes de la vida social, económica y cultural de Andalucía.
- Organizar y desarrollar el Movimiento Cooperativo en Andalucía.
- Proteger los intereses legítimos de la Cooperación y de los Cooperativistas.
- Representar al Movimiento Cooperativo Andaluz y participar en todos aquellos organismos relacionados con el cooperativismo.
- Representar al Movimiento Cooperativo Andaluz ante los Movimientos cooperativos de otras Comunidades españolas, otros países, estados y organizaciones internacionales.
- Fortalecer la libre y justa convivencia entre cuantos constituyen el Movimiento Cooperativo Andaluz, ejerciendo de árbitros en aquellas cuestiones conflictivas que puedan plantearse.
- Contribuir al perfeccionamiento del régimen legal e institucional del ordenamiento socio-económico de Andalucía.
- Fomentar las relaciones intercooperativas entre las distintas ramas y sectores del cooperativismo para que se desarrolle el principio de «cooperación entre las cooperativas» y se potencie la función económico-social del Movimiento Cooperativo.

Como estructura de organización y dirección, dispone de:

Asamblea general: Esta Asamblea está compuesta por miembros de las cooperativas federadas, elegidos, a su vez, por las propias cooperativas y en sus respectivos órganos.

Consejo general: Elegido por la Asamblea General y teniendo en cuenta criterios de territorialidad, sectorialidad, dedicación y conocimientos. Acoge a 50 miembros en su seno.

Consejo ejecutivo: Integrado por los Consejeros Permanentes así como representantes de sectores a nivel andaluz, representantes provinciales y un Asesor Jurídico.

Consejo permanente: Integrado por el Presidente, Vicepresidente, Secretario General, Tesorero, Secretario de Información y Publicaciones de la Federación y el Director de la ESCUELA ANDALUZA DE FORMACION COOPERATIVA (entidad creada por FE-COAN, aunque con autonomía para la realización práctica de su tarea pedagógica).

Estructura territorial: Dispone de Delegaciones estables en Cádiz, Córdoba, Granada, Huelva, Málaga y Sevilla. Se espera poder disponer de oficinas en Jaén y Almería dentro de 1.985, atendiéndose a las cooperativas federadas en la actualidad desde la sede general, enclavada en Sevilla.

Estructura sectorial: Funcionan ya, con autonomía en cuanto a la elaboración, discusión y propuestas sobre temas sectoriales concretos, las siguientes estructuras federadas: FECOTRANS (Cooperativas andaluzas de Transportes); FE-COANTEX (Cooperativas andaluzas de confección); FE-COANAGRO (Cooperativas Andaluzas del Campo); FE-COANVI (Cooperativas Andaluzas de Viviendas); FE-COANMAR (Cooperativas Andaluzas de Cultivos Marinos).

Organos socioeconomicos: Nacen los mismos para cubrir las necesidades económico empresariales de las cooperativas federadas. Así, en el tiempo, se han

ido estructurando las siguientes entidades:

Grucoansa: Sociedad constituida para cubrir las necesidades de exportación de las cooperativas federadas. Realiza igualmente actividades importadoras.

Cencoysar: Creada para cubrir tres objetivos: a) Compras en común para las cooperativas de transportes b) Centro de gestión y administración: c) Central de Portes. Se encuentra en su primer estadio.

Alsecoop: Agencia Libre de Seguros para la instrumentación de Cartera de Seguros Federados. Existen contactos con IDB para colaboración, asesoramientos y ayudas.

C.I.C.A.: Centro Informático a poner en marcha dentro de 1.985, a niveles de Banco de Datos Cooperativos, Administración federativa, enseñanza de la Informática y administración de cooperativas federadas.

Linces: Superestructura que funcionará aglutinando a los socios de todas las cooperativas federadas, tanto para la adquisición de productos y servicios como, igualmente, para, en su calidad de Asociación de Consumidores, defender la calidad de vida y el medio ambiente andaluz.

Organos Informativos / Formativos: FE-COAN edita mensualmente un Boletín Informativo para todas las cooperativas federadas, así como el Boletín (también mensual) FECOTRANS INFORMA para las cooperativas de transportes federadas y bimensualmente, la revista «ANDALUCIA COOPERATIVA» (que pasará a periodicidad mensual en 1.986) y el MURAL COOPERATIVO.

En esta faceta informativa-formativa se inscriben también los «CUADERNOS

DE FORMACION COOPERATIVA» (hasta la fecha editados tan solo dos), y pondrá en funcionamiento «MANUALES» en 1.986. A la par de ello, existe aprobación para la realización de vídeos y folletos en 1.986.

Proyeccion social de FECOAN:

– Celebración, desde 1.979, del DIA MUNDIAL DEL COOPERATIVISMO EN ANDALUCIA con presencia de colectivos que han ido de 4.000 a 15.000 cooperativistas, según provincias.

– Promoción de la FERIA NACIONAL DE COOPERATIVAS, la primera de ellas celebrada en 1.983 y la segunda a celebrar este año (diciembre), con la colaboración del Gobierno andaluz.

– Contactos y compromisos con Asociaciones de Vecinos, Partidos políticos progresistas, PYMES, centrales sindicales, en todo aquello que pueda significar acciones cooperantes.

Proyección politica de FECOAN:

– Realización de acciones reivindicativas respecto a problemas que subyacen en el cooperativismo andaluz.

– Colaboración con Instituciones oficiales (Borrador de Ley de Sociedades Cooperativas Andaluzas, Jornadas de trabajo, presencia en organizaciones oficiales, etc), conciertos para la puesta en marcha de Cursillos de formación Cooperativa, etc.

Proyeccion internacional:

– Contactos con representaciones cooperativas de diversos países europeos.

– Ingreso de FECOAN en el BECA.
– Protocolo firmado con la UCASO e INTERAGRA para la exportación de

productos hortofrutícolas.

– Presencia de Técnicos franceses para Cursos de comercialización.

– Importación de ganado vacuno a través de GRUCOANSA.

– Acuerdo con CENTROSOYUZ para intercambios de Delegaciones y estudios de puntos concretos de colaboración mutua.

– Solicitud de ingreso de FECOAN en la A.C.I.

VI - Mirando hacia el futuro:

El 17 de abril de 1.985 es una fecha histórica para el cooperativismo andaluz. Merced a las competencias marcadas por el Estatuto de Autonomía, el Parlamento andaluz aprueba la Ley de Sociedades Cooperativas Andaluzas, publicada en el Boletín Oficial de la Junta de Andalucía (BOJA) el 4 de mayo y puesta en vigor el 4 de junio.

Aparte de que es una Ley a la que deben realizarse en el tiempo cierto retoques, la realidad es que, por primera vez en su historia, el cooperativismo andaluz dispone de un marco referencial propio para la puesta en marcha de estructuras a nivel representativo y de organización, que muestra su inclinación al desarrollo de la alternativa cooperativista y consagra un lugar de encuentro entre el movimiento cooperativo organizado y la propia Administración andaluza, cual es el Consejo de Coopera-

ción, que deberá ser puesto en marcha antes del mes de junio de 1.986 por imperativo legal.

Quedan, efectivamente, muchos días y trabajos pendientes de realizar para que el cooperativismo en Andalucía disponga de unas estructuras fuertes y auténticamente representativas, quedan resabios de situaciones políticas anteriores, una no clara definición aún con respecto al papel que social, político y económico ha de jugar el movimiento cooperativo en el resurgimiento andaluz.

Pero puede estimarse que hay en el cooperativismo andaluz el fermento de una voluntad de cambio con respecto a las estructuras padecidas a la fecha, así como un convencimiento, que cada vez va calando en mayor profundidad, en el sentido de que el cooperativismo, después de una labor de terapia interna (en la que, indefectiblemente han de quedar en el camino muchas cooperativas absolutamente inviables; en la que se recuperen tanto las esencias ideológicas como los precisos planteamientos económicos, sociales y políticos), puede llegar a ser un instrumento de suma importancia para ir hacia la nueva Andalucía que muchos sueñan, esa nueva sociedad donde existan menos injusticias y donde las generaciones futuras puedan vivir mejor, con paz, felicidad y trabajo.

Sevilla, agosto de 1.985

ANDALUSIAN CO-OPERATIVES – PAST, PRESENT AND FUTURE – The Andalusian co-operatives have two origins: the socialist milieu in the towns and the Catholic unions in the country.

Preached by followers of the socialist and anarchist movements, co-operative ideas first emerged in Andalusia around 1842/43. However, the first classic co-operatives only appeared around 1870, in the provinces of Malaga and Cadix, after the revolution of 1868. In 1874, the revival of the monarchy saw a slowing down in co-operative development, although during this period, co-operatives were formed in all provinces.

Franco's policies brought an end to truly democratic organizations. Co-operatives were so tied up with the so-called "unions" that, in 1958, the ICA decided to drop its Spanish co-operators from membership. New laws passed at the end of the dictatorship in 1974 still showed traces of subordination

of co-ops to union authority. A new law, which has already been approved at ministerial level, still has to be ratified by the parliament.

However, preparations for the implementation of the new law are being made in Madrid and Andalusia. They began in 1978 with the convening of the first Assembly of Andalusian co-operatives in Antequera (Malaga). Before this there was little cohesion between co-ops, weakness in the application of co-operative principles, lack of funds, inadequate co-operative education and management training. However, the Andalusian movement had established itself and the same year in Seville it held its first Congress where ideology, education, federative structure and economic sectors were discussed. There were many difficulties to be faced as the 74 law did not make provisions for the autonomous regions, which were not recognized by the State. Nevertheless, the Federation was founded with all the objectives and structures common to similar regional organizations, but with two differences: the co-ops are not divided into sections according to their specific economic fields, and the Federation intends to manage its own international relations, in addition to working through a national sectorial organization, if one were to be founded. It also reserves the right to enter into any social or political agreements which it deems necessary to the development of co-operation in Andalusia and even intends to fight its own legal battles should the need arise.

When the Andalusian parliament adopted a new law on co-ops on April 17th last year (effective from 4th June) it admitted many of the Federation's rules. This law calls for the creation of an official organization for dialogue between the State and the co-operative movement.

A member of BECA, and of several other organizations promoting international trade, the Federation has also applied for membership of the International Co-operative Alliance.

COOPERATIVES ANDALOUSES, PASSE, PRESENT ET FUTUR – Véhiculées par les milieux socialistes et anarchistes, les idées coopératives surgissent en Andalousie vers 1842/43. Toutefois, les premières coopératives classiques n'apparaissent que vers 1870, dans les provinces de Malaga et de Cadix, ensuite de la révolution dite « la Glorieuse » de 1868. En 1874 la restauration monarchique met un frein au développement. Des coopératives s'installent cependant dans toutes les provinces.

Les coopératives andalouses ont deux origines : les milieux socialistes dans les villes et les syndicats catholiques à la campagne. Il n'y a pas d'organisme de liaison entre les coopératives andalouses. L'installation du franquisme provoquera la déroute des institutions démocratiques. La verticalisation des syndicats liera les coopératives pendant 40 ans et à tel point que l'ACI, en 1958, renoncera à la participation de ses membres espagnols. La loi de 1974, vers la fin de la dictature, comportera encore de nombreuses traces de cette subordination. Une nouvelle loi, déjà approuvée au niveau ministériel doit encore recevoir l'aval des Chambres Espagnoles.

Tout un travail de préparation s'effectue cependant à Madrid et en Andalousie. Il débouche en 1978, sur la convocation à Antequera (Malaga) de la première assemblée des Coopératives Andalouses. On y constate peu de cohésion entre coopératives, des faiblesses d'application des principes coopératifs, l'exiguïté des moyens financiers accessibles, le manque de formation en matière de coopération et de gestion. Le Mouvement Andalou prend cependant conscience d'exister et la même année, à Séville, se tient son premier congrès. On y parle d'idéologie, de formation, de structure fédérative et des secteurs économiques. Des difficultés surgissent car la loi de 74 ne prévoit pas les autonomies régionales acceptées ultérieurement. Qu'importe, la Fédération naît avec tous les objectifs et les structures communs aux organismes régionaux semblables. Deux différences, toutefois, les coopératives n'ont pas été, jusqu'à aujourd'hui réparties en sections tenant compte de la spécificité économique de chacune et la Fédération souhaite engager elle-même ses propres relations internationales, quitte à en avoir aussi à travers un organisme faitier national s'il venait à s'en fonder un. De même se réserve t'elle le droit de conclure directement les alliances sociales ou politiques jugées nécessaires au développement de la coopération en Andalousie et même, le cas échéant, d'organiser des actions de revendication.

En acceptant le 17 avril 1985 la nouvelle loi andalouse sur les coopératives qui entre en vigueur le 4 juin de la même année, le parlement andalou fait siennes la majorité des options de la Fédération. Il requiert, cependant, la création d'un organisme officiel de dialogue entre l'Etat et les coopératives.

Membre du BECA et de divers organismes à même de promouvoir le commerce international, la Fédération a demandé à adhérer à l'A.C.I.

ANDALUSISCHE GENOSSENSCHAFTEN IN VERGANGENHEIT, GEGENWART UND ZUKUNFT
– Die Genossenschaften Andalusiens haben eine doppelte Wurzel: zum einen die sozialistischen Kreise in den Städten, zum anderen die katholischen Arbeitervereine auf dem Land.

Von Anhängern der sozialistischen und anarchistischen Bewegung gepredigt, wurden kooperative Gedanken in Andalusien erstmals um 1842/43 laut. Doch kam es erst um 1870 zur Bildung der ersten klassischen Genossenschaften, und zwar nach der sog. «Glorreichen Revolution» von 1868 in den Provinzen Málaga und Cádiz. Mit dem Wiedererstarken der Monarchie ab 1874 verlangsamte sich die genossenschaftliche Entwicklung, wenngleich auch in dieser Zeit in allen Provinzen neue Genossenschaften entstanden.

Francos Politik machte allen wahrhaft demokratischen Organisationen ein Ende. Die Genossenschaften waren so eng mit den sog. «Arbeitervereinen» verquickt, dass der IGB in 1958 beschloss, den spanischen Genossenschaf tern die Mitgliedschaft zu entziehen. Neue Gesetze, die gegen Ende der Diktatur in 1974 verabschiedet wurden, trugen noch Spuren der Unterordnung der Genossenschaften unter die Vorherrschaft der Arbeitervereine. Ein neues Gesetz, dass auf Ministeriebene bereits angenommen worden ist, bedarf noch der Ratifizierung durch das Parlament.

In Madrid und Antequera (Málaga) werden jedoch schon Anstalten zur Durchführung des Gesetzes getroffen. Sie begannen in 1979 mit der Einberufung der ersten Vollversammlung andalusischer Genossenschaften. Bis dahin war die Situation gekennzeichnet durch mangelnden Zusammenhalt zwischen den Genossenschaften, lasche Umsetzung der genossenschaftlichen Prinzipien, Geldmangel, ungenügende genossenschaftliche Ausbildung und mangelhafte Fort- und Weiterbildung der Führungskräfte. Dessen ungeachtet hatte die andalusische Genossenschaftsbewegung sich konstituiert; im selben Jahr noch hielt sie in Sevilla ihren ersten Kongress ab, auf dem die Themenkreise Ideologie, Bildungswesen, föderative Struktur und Wirtschaftssektoren behandelt wurden. Die Bewegung hatte mit zahlreichen Schwierigkeiten zu kämpfen, da die zuvor angenommenen autonomen Regionen durch das Gesetz von 1974 verboten wurden. Doch der Verband war aus der Taufe gehoben und mit all den Zielen und Strukturen ausgestattet, die ähnlichen regionalen Organisationen eigen sind. Mit zwei Ausnahmen. Bisher haben sich die Genossenschaften nicht in Sektionen nach spezifischen Wirtschaftssektoren unterteilt; zum anderen wünscht der Verband selbst internationale Beziehungen zu pflegen, auch wenn das die Mitarbeit in der nationalen Organisation eines Wirtschaftssektors, sofern eine solche gefunden würde, bedeuten sollte. Der Verband behält sich ferner das Recht vor, unmittelbar Abkommen sozialer oder politischer Art beizutreten, sofern ihm das für die Entwicklung des Genossenschaftswesens in Andalusien geboten scheint, und auch, gegebenenfalls Schritte zur Wiedererlangung von Eigentum einzuleiten.

Am 17. April 1985 hat das andalusische Parlament das neue Genossenschaftsgesetz angenommen, das am 4. Juni desselben Jahres in Kraft getreten ist, und sich damit im grossen und ganzen die Verbandsvorstellungen zu eigen gemacht. Das impliziert jedoch die Schaffung einer offiziellen Organisation, die für den Dialog zwischen Staat und Genossenschaftsbewegung zuständig wäre.

Als Mitglied von BECA und verschiedenen anderen Organisationen, mit einer ähnlichen Machtstellung im internationalen Handel hat der Verband sich um die Mitgliedschaft im Internationalen Genossenschaftsbund beworben.

Coopératives et tourisme en Andalousie

J.-F. Kister*

Invité par le Secrétariat Général Espagnol au tourisme à un séjour d'étude dans l'extrême sud de l'Espagne, le responsable des publications de l'ACI en a profité pour mener une sorte d'enquête sur l'offre touristique des coopératives d'une région particulièrement intéressante dans ce domaine puisqu'on y trouve plus de 4200 coopératives indépendantes qui rassemblent 800.000 sociétaires.

Son développement est rendu d'autant plus réalisable qu'un projet de loi générale sur les coopératives approuvé par le Conseil des Ministres le 19 juin 1985 vise entre autres à accroître les ressources financières (mais aussi les responsabilités) des coopératives et à leur permettre de participer d'une manière plus étendue aux échanges économiques.

Transport

Le Parc National le plus vaste d'Europe Occidentale, le Coto Doñana, est situé sur la rive droite du Guadalquivir, au voisinage de son embouchure. Il couvre 50.000 hectares auxquels s'en adjoignent 20.000 autres d'abords protégés. A une zone de dunes mouvantes, au bord de la mer, font suite d'autres éminences sablonneuses fixées par la végétation, puis une vaste plaine alluviale périodiquement immergée. D'anciens lits du fleuve le sont en permanence.

La Land Rover se fraie un sinueux chemin parmi les ornières de l'unique parcours autorisé aux visiteurs (4 h. de visite. 80 km de piste, 1250 pesetas par personne). Ceux qui s'y trouvent vien-

nent d'observer, longuement, cerfs, sangliers, daims, aigrettes, spatules et même un aigle impérial pour ne citer que les animaux les plus spectaculaires de cette mi-automne. L'excursion, pourtant sans danger aucun, a tout du safari. Sur la plage nue et déserte où la voiture fonce à présent face au soleil déclinant et parmi les vagues mourantes, un bref dialogue avec le guide chauffeur m'apprend que c'est une coopérative qui, seule, bénéficie de la concession de l'ICONA (Institut National pour la Conservation de la Nature) lui permettant de faire visiter le parc. Fondée en 1980, cette coopérative a connu des débuts modestes. Aujourd'hui, avec 12 coopérateurs seulement, elle dispose de 8 véhicules et est autorisée à conduire un maximum de 180 personnes par jour à travers le parc. C'est une coopérative de travail associé, mais elle est à peu près unique en son genre.

On trouve par contre, dans presque toutes les villes, des coopératives de chauffeurs de taxis. Il ne faut cependant

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Au Coto Doñana

pas s'y tromper, ce ne sont pas là des coopératives d'exploitation de taxis sinon des coopératives d'usagers pour l'achat de véhicules, de pièces de rechange, de carburant ou l'obtention de services.

L'exploitation des taxis est le fait d'entreprises privées.

Toujours dans le domaine des transports, on parle beaucoup dans la région de la transformation en coopérative d'une entreprise familiale qui assure les croisières de plaisance sur le Guadalquivir.

Viticulture

La coopérative «Vinicola del Condado», à Bollullos, un gros bourg bien andalou avec ses maisons blanches, basses, en longues rangées mitoyennes, à une trentaine de kilomètres au nord du Parc, est aussi en relations avec les touristes. Située au milieu d'une vaste région vinicole, au voisinage de stations qui en pleine saison peuvent héberger jusqu'à 300.000 estivants, elle rassem-

ble 1770 coopérateurs dont 1500 ne tirent leurs revenus que du vin. C'est la plus grosse entreprise vinicole de la région.

Le vin du «Condado» (comté) n'est pas connu à l'étranger où pourtant on consomme beaucoup de «Fino» de Jerez (Sherry, Xérès), beaucoup plus onéreux, et dont le domaine vinicole n'est séparé de celui-ci que par le Guadalquivir. Le «Palido» du Condado (14 à 17 degrés) s'en distingue par une amertume un peu moindre, ce que personnellement je préfère. On produit aussi des blancs de table qui accompagnent à merveille les fruits de mer et des vins plus forts (15 à 23 degrés), les «Viejos», ambrés, secs ou doux, voire très doux.

Ce sont les agences de voyages qui ont découvert le filon. Il suffisait, en appuyant sur la fibre régionaliste, de demander à la coopérative de recevoir des visiteurs, d'abord un car de temps en temps, puis un par semaine, puis davantage. Les quelques bouteilles parfois vendues ne compensant pas les pertes



en immobilisation de personnel et en dégustations gratuites. La coopérative a dû mettre un frein à ce genre d'action.

Des coopératives dans une telle situation, il s'en trouve de nombreuses quoique plus petites dans le domaine du «Condado» mais aussi dans celui de Jerez où, toutefois, elles doivent également affronter d'autres problèmes :

L'Institut National des Dénominations d'Origine admet dans chaque région vinicole deux secteurs, celui de production et, plus restreint, celui d'élaboration (crianza) où, d'ailleurs, on produit aussi. A Jerez, la zone d'élaboration entière est pratiquement sous le contrôle de très grandes entreprises classiques, souvent étrangères, anglaises par exemple. Les coopératives viticoles n'y ont que la possibilité de vendre leur raisin à ces grandes entreprises tandis que celles qui se trouvent en zone de production seulement ne peuvent commercialiser leur produit même élaboré conformément à la tradition la plus

pure, c'est-à-dire en «Solera» que sous une dénomination qui ne soit pas celle de Jerez. C'est le cas de la Coopérative «San Juan Bautista» de Chiclana dont le blanc apéritif est, lui aussi, un peu moins amer que le «Fino» de Jerez.

Par contre, lorsqu'une telle coopérative vend son raisin aux grandes entreprises de Jerez, le vin qui en résultera sera, lui, commercialisé sous le nom de Jerez. Ajoutons à cela que les fameux «brandies» de Jerez sont souvent élaborés avec des alcools provenant de vins de la... Manche, à 350 km. de là, même si la production régionale rencontre des difficultés d'écoulement non négligeables. Ce sont des pratiques parfaitement admises. Il faut préciser que le vignoble de Jerez et de sa région passant pour l'un des plus vieux du monde – les Phéniciens en parlaient déjà – les coutumes accumulées ont formé une trame extrêmement complexe où la forme coopérative n'est qu'un phénomène récent.

Consommation

Les coopératives de consommation, jusqu'à récemment en Espagne, n'avaient le droit de vendre qu'à leurs coopérateurs. La nouvelle loi nationale vient de leur accorder ce droit ainsi, entre autres que celui de se fédérer au sein d'organismes de leur choix. Nombre de coopérateurs se demandent toutefois si ils vont réellement ouvrir leurs portes à chacun qui voudra acheter, même s'il n'est pas membre ? Jusqu'à présent, l'efficacité réelle des coopératives, en matière de prix pour le moins, permettait aux co-opérateurs d'obtenir des rabais de 4 à 20% sur les tarifs pratiqués par le commerce ordinaire.

J'ai interrogé les responsables de deux coopératives sur ce sujet: La coopérative «Virgen de las Mercedes» rassemble 2258 sociétaires qui, avec leurs familles représentent 75% de la population de Bollullos, c'est probablement la plus grosse entreprise de détail du bourg. Il faut payer 4500 pesetas (env. 70.- francs suisses – le SMIG voisine 35.000 ptas par mois) pour devenir membre:

«Les gens du pays qui ne sont ni membres, ni ne font partie de la famille d'un membre n'auraient pas l'idée de venir acheter. Ils seraient tout de suite repérés et ça ferait des histoires. Quant aux touristes, il en vient de nombreux tant de Matalascañas, la station balnéaire voisine, qu'à cause du pèlerinage du Rocio*. Nous les voyons venir avec plaisir et ils paient le même prix que les coopérateurs. Peut-être sont-ils coopérateurs chez eux ?»

A Cadix, à la coopérative des Chantiers Navals Espagnols (Astilleros Españoles), c'est tout différent. Il faut mon-

* Un peu les Stes Maries de la Mer des Andalous, dans un décor comme d'une ville de «western», contiguë au Parc National, mais qu'on aurait faite belle.

trer sa carte en entrant et les tourniquets de contrôle sont conçus de telle sorte qu'ils ne laisseraient pas passer un chat sans carte:

«Seuls les membres ont accès à nos magasins. Dans une ville, on ne saurait connaître tout le monde. La carte est indispensable. La cotisation n'est que de 400 ptas par an et l'on peut acheter de tout, des olives aux téléviseurs en passant par les vêtements, les meubles, les jouets et l'outillage. Maintenant que les coopératives peuvent vendre au public, nous nous trouvons en face d'un petit problème: Le comité travaille bénévolement, souvent tard le soir et à tour de rôle. Un accroissement brusque du volume des affaires modifierait tout, en particulier les prix que nous pourrions consentir, à cause d'une rétribution du travail administratif devenue nécessaire. Je crois que la meilleure solution serait de continuer à ne vendre qu'aux membres et d'espérer qu'un jour naisse une carte coopérative internationale qui permette aux coopérateurs étrangers de venir se faire servir également, quand ils sont en vacances. Nous le ferions avec plaisir, par solidarité, sans majorer nos prix.»

Des coopératives de consommation dans cette situation, il s'en trouve un peu partout en Andalousie où leur réelle efficacité jointe au sens profond de la liberté et de ses exigences si caractéristique aux Andalous, a permis jusqu'à présent de repousser l'implantation de chaînes privées de supermarchés.

Notons que pour utiliser à fond les possibilités offertes par la nouvelle loi, les coopératives vont rencontrer certaines difficultés administratives. Ainsi, par exemple, la loi andalouse prévoit que les ventes aux non-membres ne pourront pas excéder par an le 40% du chiffre d'affaires total annuel de la coopéra-



tive, tandis que la loi nationale prévoit que les bénéfices réalisés sur ces ventes ne pourront pas être ristournés aux coopérateurs, mais qu'ils devront être entièrement imputés au Fond de réserve obligatoire. Comment sera-t-il possible de distinguer à moins de posséder, comme c'est le cas à Bollullos, des caisses enregistreuses extrêmement sophistiquées et à lecture optique des étiquettes ?

Artisanat et spectacles

Un bourg entier de la province de Cadix, Ubrique, caché au fond de l'inoubliable Sierra la plus méridionale d'Europe, a pour industrie presque exclusive la maroquinerie, dans la tradition cordouane. Des 5000 maroquinières, 20 à 25% sont organisés en coopératives. Les avis sur la part du marché qui revient à ces dernières varient entre 15 et 30%. Ce qui est plus certain, c'est

que près de 50% de leur production est destinée à l'exportation directe ou à la vente aux touristes. Les articles essentiels d'aujourd'hui sont les sacs à main, les malles, les ceintures, les portefeuilles.

La célébrité d'Ubrique était due, autrefois, aux étuis à cigares et aux blagues à tabac qui se fabriquaient en testicules de « toros ». On y confectionnait aussi des « precisos », sachets qu'on suspendait à la ceinture et où, avant l'invention des allumettes, on mettait le tabac, l'amadou, le fer et le silex. Ubrique ? briquet ? se rapprocherait-on d'une étymologie ?

A ce type de coopératives de production, il convient d'associer celles où l'on travaille la faïence, la poterie. Chacun connaît ces assiettes, ces potiches, ces tasses, ces catelles (azulejos) peints à gros traits bleus ou émeraude sur fond blanc ou crème. Et puis il y a celles où l'on fabrique des copies d'armes an-

ciennes, des poupées aux allures de gitanes ou de matadores. Enfin, il y a des activités qui ne sont pas directement touristiques, mais qui pourtant vivent de cette industrie. Ainsi une petite coopérative de menuiserie de Bollullos, 7 sociétaires, fabrique-t-elle des meubles en style castillan (avec comme décor une sorte de damier de gros carreaux saillants sur les surfaces verticales), de celui qu'on n'utilise pratiquement plus en Espagne, tant il est devenu classique, sinon dans les hôtels et les appartements de vacances.

Il n'y a pas jusqu'à certaines troupes de spectacles qui n'aient choisi la forme juridique des coopératives de travail associé pour promouvoir leur activité artistique. Qu'on se garde d'oublier, en Andalousie, les ballets flamencos !

Horticulture

On peut aussi visiter certaines coopératives horticoles car elles produisent pour l'exportation. J'en connais une consacrée à la production de fraises, la coopérative agricole «Nuestra Señora de la Bella» à Lepe, entre Huelva et la frontière portugaise, dans une région qui est un vrai jardin. Toutes les fraises produites s'exportent vers les pays plus septentrionaux d'Europe, en Suisse, en particulier.

La plus originale de ces coopératives horticoles c'en est peut-être une d'Arcos de la Frontera* qui, entre autres, cultive des tulipes. Elle s'appelle «La Petite Hollande» et ses coopérateurs, pour la plupart, ont travaillé comme saisonniers aux Pays-Bas.

* Province de Cadix, une extraordinaire petite ville ancienne défendue par d'impressionnantes falaises.

Hébergement

Reste à envisager le logement et la restauration. Les statistiques diffusées par le Ministère du Travail et de la Sécurité Sociale font état pour l'Andalousie entière de 16 coopératives «hôtelières», la plus importante d'entre elles ne rassemblant que 19 sociétaires.

En Andalousie, certes, mais hors des provinces choisies pour cette étude sommaire, je connais une de ces coopératives avec quelques modestes chambres et un restaurant de 100 places à Purrullena*. Davantage qu'un hôtel de séjour, c'est une étape sur la grand route. Il en va de même d'un établissement situé à la sortie de Guadix, le chef lieu voisin**. Aujourd'hui c'est un restaurant de 30 places classé «2 fourchettes». Pour compléter l'information, je préciserai qu'il existe, selon les statistiques officielles, d'autres petites auberges coopératives, avec ou sans chambres, à Cordoue, Almeria, Adra (pce d'Almeria), Séville, El Arahall (pce de Séville), Casariche (id.), Málaga, Benalmadena (pce de Málaga), Torremolinos (id.) et Monda (id.). En outre, dans la province de Grenade, à Motril, port de la capitale, à 80 km. de celle-ci, un véritable complexe touristique fait l'objet d'un projet coopératif. Toutefois seuls le terrain et les idées sont bien là, tout le reste est à faire.

De telles coopératives n'existent pas encore dans la province de Cadix et il n'y en a qu'une seule dans celle de Huelva. C'est à 17 kilomètres de la capitale, à Punta Umbria, une station à la mode qui occupe un cap séparant l'embouchure du Rio Odiel de la mer ouverte. Il s'agit, en fait, sur un terrain municipal, d'un camping de 320 places, avec

* Province de Grenade, habitations troglodytiques; grands marchés de faïences.

** Le quart de sa population vit encore dans des «cuevas», grottes aménagées; on y peut visiter un alcazar et une cathédrale.

cafétéria et tous les services essentiels. Il est administré sous forme d'une coopérative de travail associé. La coopérative regroupe 13 sociétaires qui travaillent au camping pendant sa période d'ouverture, de juin à septembre.

Notons qu'il existe un projet de camping coopératif au Puerto de Santa Maria, petite ville portuaire qui fait face à Cadix, de l'autre côté de sa célèbre baie que d'aucuns appellent la Petite Tasse d'Argent. L'avantage essentiel que présenterait cette création, c'est la proximité de la très intéressante petite ville*** et une navette régulière en chemin de fer ou en bateau pour profiter à satiété de Cadix (8 km à vol d'oiseau, mais 20 par route et 45 par chemin de fer).

Il est un aspect des activités économiques touristiques que je n'ai pas pu étudier sur place: C'est celui des dépôts d'argent, des activités de change, ou, plus simplement, du domaine bancaire. De même qu'il n'y a pas d'agences coopératives de voyages en Andalousie, il ne s'y trouve pas non plus ni banque coopérative, ni crédit coopératif. Je ne suis pas toutefois sans savoir que des projets existent qui profiteraient de l'expérience acquise dans d'autres régions autonomes d'Espagne. La difficulté, aujourd'hui, c'est de rassembler un capital de base à déposer auprès de la Banque Nationale conformément à la législation.

Un futur possible

Voici donc décrites de nombreuses entreprises coopératives qui partagent des intérêts communs en matière de tourisme. Pourtant, une séance de travail au siège de la Fédération des Coopératives Andalouses, à Séville et un certain nombre de dialogues avec les responsa-

*** Palais/forteresse d'origine islamique, vieilles ruelles, atmosphère portuaire, restaurants remarquables.

bles de l'Union des Coopératives de Consommation d'Espagne et leur conseiller pour la région gaditane, M. Ramon Dávila, m'ont démontré que si il existait parfois des relations commerciales entre certaines coopératives et les Unions Nationales et d'autres relations, plutôt idéologiques, elles, entre d'autres coopératives et la Fédération Régionale, une grande majorité des petites coopératives se déclaraient n'adhérer effectivement à aucun organisme de coordination et s'ignoraient même mutuellement.

Nombre de problèmes pourraient cependant être résolus et nombre de projets réalisés grâce à une concertation. Il s'agit d'une part d'améliorer l'accueil dans un sens authentiquement coopératif et bien sur, d'autre part, d'accroître le niveau de vie des coopérateurs. J'ai toutefois entendu parler de passablement de craintes au niveau politique, comme si, pour les organismes de regroupement, il s'était agi de récupérer les coopératives en faveur d'idéologies de droite ou de gauche, mais de toutes façons étrangères à une authentique coopération telle que définie dans les principes de l'Alliance Co-opérative Internationale. Un solide dialogue devrait commencer entre les organismes concernés afin que la concertation puisse démarrer sur des bases saines, avec toute la liberté requise et sans arrières pensées. Ce n'est qu'ensuite qu'on pourra s'atteler à la recherche de solutions et de développements.

Une grande étude globale est nécessaire, sorte d'inventaire exhaustif de ce qui n'est qu'esquissé ici. On ne tiendrait pas seulement compte des données chiffrables, mais aussi du degré d'engagement des coopérateurs vers davantage d'universalité. C'est là une opération de longue haleine parce qu'il faut distinguer les enthousiasmes passagers, les tendances, les intérêts en jeu et les fiabilités. Il y a l'avenir à préparer sans

vaines ambitions, mais avec un sain réalisme et une information, la meilleure possible.

Voici quelques suggestions. Une étude approfondie pourrait cependant découvrir de tout autres priorités :

Pour de petits problèmes tels ceux que posent les frais impliqués par les visites et dégustations dans les coopératives horticoles et viticoles une politique commune doit déterminer soit le montant d'une rémunération, soit, en vue de promouvoir l'exportation, un plan régional grâce auquel les entreprises recevraient les groupes de visiteurs à tour de rôle.

Pour de plus grands problèmes, tel celui que pose l'exportation elle-même, un démarchage en commun serait un atout majeur, joint à la création d'un symbole promotionnel utilisable par tous et qui mettrait en évidence, à l'usage des coopératives étrangères et de leurs sociétaires, qu'il s'agit d'un produit des coopératives andalouses. Il est certain que tout touriste qui rentre d'Andalousie devient un client potentiel motivé des produits andalous ou espagnols dans son pays. Si c'est un coopérateur il ne fait pas de doute que l'affinité sociologique a, elle aussi, un rôle promotionnel à jouer. L'emblème, d'ailleurs, devrait aussi pouvoir être utilisé comme élément d'enseigne et de publicité par les organismes coopératifs d'accueil : auberges, cantines, restaurants, hôtels, campings, etc.

On ne saurait parler encore d'un réseau coopératif d'accueil touristique en Andalousie, mais il est évident que les projets cités ainsi que les petits établissements et campings déjà existants ont une action commune à mener.

La création de nouvelles unités d'accueil pourrait, par exemple, faire appel aux principes qui gèrent les coopératives d'habitation, que ce soit au niveau de la réalisation ou à celui de la gestion et de la promotion. Ici c'est tout le par-

tage d'expérience qui s'avère nécessaire. L'organe de coordination aurait avantage à se rapprocher d'un organisme international coopératif spécialisé. Dans ce cadre, par exemple, certaines expériences françaises et argentines pourraient partiellement suggérer un cheminement.

La participation à un organisme coopératif international permettrait aussi de lancer la concertation sur une carte internationale de coopérateur à l'usage des touristes, carte qui permettrait aux coopératives de consommation dont le droit d'accès est réservé d'accueillir les coopérateurs étrangers de passage et de leur fournir ce dont ils ont besoin.

Mais ce ne sont là encore que des idées. Chaque coopérative doit s'attendre à devoir investir dans une recherche collective proportionnellement à sa capacité de production ou d'accueil. Ce travail ne peut être réalisé qu'avec des méthodes professionnelles. Il y a donc place pour la création d'une coopérative du second degré (ou de plusieurs, selon ce que l'étude aura démontré). Cet organisme aura, au début, pour tâche de rassembler toute l'information sur l'offre, sur la demande et sur le contexte du marché. Il devra ensuite réaliser une synthèse intelligible aux sociétaires de chaque coopérative concernée. Viendront alors les décisions, la définition des objectifs, des priorités, des délais de réalisation et, plus tard encore, la mise en œuvre pratique, les tests, et... les rectifications.

C'est là l'aspect ordinaire du problème. Dans le cadre du mouvement coopératif il faut aussi tenir compte bien davantage qu'ailleurs de l'éthique. Dès lors, il faut que le personnel des coopératives du second degré soit acquis en profondeur aux idéaux coopératifs. Ces spécialistes auront, en effet, à veiller à la transparence de l'information de telle sorte que les intérêts des coopératives les plus modestes soient respectés

comme ceux des plus puissantes; ils devront en outre être acquis à la coopération multilatérale et internationale puisqu'ils auront à traiter d'affaires bien au delà de l'aire géographique qui aura été choisie.

Assumer toutes ces responsabilités supplémentaires, par rapport à celles dont doit tenir compte la division de

marketing d'une entreprise ordinaire polysectorielle et à succursales multiples, apparaît comme une gageure, ceci d'autant plus que la perfection ne se rencontre pas. Pourtant je reste convaincu que c'est là la partie la plus exaltante du travail, celle même qui fait de la coopération le libéralisme socio-économique des humbles et de ceux qui en ont l'esprit.

CO-OPERATIVES AND TOURISM IN SOUTHERN SPAIN – The ICA Publications Officer was invited by the Spanish Secretariat of Tourism to undertake a study tour in the South of Spain. It was an opportunity to compare the tourist facilities offered by co-operatives today, which are a bit disparate, with the possibilities which could be offered by a concerted effort between co-operatives. In the extreme south of Spain, several medium and small co-ops have, or will have, the opportunity of becoming involved in tourism.

The author describes a visit to a co-operative which offers safari-type, guided tours through the largest national park in Western Europe. He notes that, while at the moment there is no network of co-operative hotels, camping sites, or holiday apartments, the number of co-ops offering these facilities is growing, and they could improve business by jointly advertising their services.

Many artisanal workers' co-ops and agricultural co-ops are directly or indirectly dependent on the tourist industry. The author also visited other types of co-ops which are in some ways affected by the tourist industry.

Until recently consumer co-ops in Spain could only sell to their members, but new laws are changing this situation, and they are now able to sell to both local non-members and tourists.

Co-ops are responsible for the viticulture in areas regionally famous for their wine, but play a minor role in those areas which are internationally renown. Contact with tourists offers interesting PR possibilities for the large enterprises but offers no possibilities for those businesses which do not have the means to export their produce. The author feels that this situation could be changed through inter-co-operation between the co-operatives in these regions.

In spite of the existence of new regional multisectorial federation of co-ops and of national sectorial unions, there are few links between the majority (70%) of co-ops. However, it is evident that returns would be improved by more co-operation between co-operatives. Many co-operators, whose co-ops do not belong to an apex organization, fear a possible political involvement which they don't entirely agree with. Wouldn't "second degree co-ops dealing only with practical matters be the solution ?" the author asks.

LAS COOPERATIVAS Y EL TURISMO EN ANDALUCIA. – El jefe de información de la ACI, invitado por la secretaría española de turismo, compara la oferta turística actual de las cooperativas del sur de Andalucía que se encuentra en disparidad con las posibilidades que ofrecería la concertación entre las cooperativas en ese mismo sector.

La región contiene un gran número de cooperativas pequeñas y medianas, y entre ellas, son muchas las que ejercen o podrán ejercer una actividad relacionada con el turismo.

La empresa que transporta los turistas y través del parque nacional más grande de Europa es una cooperativa. Son las cooperativas esencialmente las que producen el vino en las regiones de reputación nacional, pero éstas solo tienen una actividad subalterna en las regiones de reputación internacional. Los contactos con los turistas son relaciones públicas interesantes para las grandes empresas pero se convierten en una carga para las cooperativas que no están en condiciones de exportar. Una coope-

ración intercooperativa aportaría una solución a ese problema. Actualmente, la ley no autoriza a las cooperativas de consumo de vender a los no cooperadores, pero esta ley está cambiando. Numerosas cooperativas de obreros o de cultivadores dependen directa o indirectamente de la industria turística. No existe ninguna red cooperativa organizada de hoteles, ni de campings, ni de restaurantes, de inmuebles o de casas de campo, pero hay algunas cooperativas en cada uno de estos sectores y otras se están fundando. Sus actividades podrían aumentar considerablemente si decidieran cooperar juntas.

Aunque existe una Federación regional multisectorial y Uniones nacionales sectoriales, el 70% de las cooperativas no parecen pertenecer a alguna de ellas y ni siquiera parecen conocerse mutuamente. Numerosos son los cooperadores cuyas cooperativas no se han unido a las organizaciones apex porque temen ser integrados a un movimiento político por el cual no compartirían las opiniones por completo. El diálogo es entonces necesario. Este diálogo ya empieza a establecerse. ¿Llegaremos a una colaboración entre los movimientos o a la creación de auténticas cooperativas de servicios de segundo grado?

GENOSSENSCHAFTEN UND TOURISMUS IN SÜDSPANIEN – Der Leiter der IGB-Öffentlichkeitsarbeit machte auf Einladung des spanischen Tourismussekreterariats eine Informationsreise durch Südspanien.

So bot sich die Gelegenheit, das gegenwärtige Angebot und Möglichkeiten zur Leistungssteigerung zu sichten.

Im tiefsten Süden Spaniens sind viele mittlere und kleine Genossenschaften im Tourismusgeschäft; auf weitere könnte dies noch zukommen.

Der Autor beschreibt seinen Besuch einer Genossenschaft, die Safaris durch den größten Nationalpark Westeuropas anbietet. Es ist festzustellen, daß es zur Zeit keinen Zusammenschluß genossenschaftlicher Hotels, Campingplätze, Appartmananlagen sowie anderer Dienstleistungen gibt. Das Geschäft ist entwicklungsfähig, hierbei ist auf eine genossenschaftliche Werbekampagne hinzuweisen.

Viele der Kunsthandwerkliche Genossenschaften und landwirtschaftliche Genossenschaften hängen indirekt oder direkt vom Tourismus ab.

Der Autor besuchte auch noch einige andere Genossenschaften, die auch teilweise vom Tourismus abhängen. Bisher durften die Verbrauchergenossenschaften nur an ihre Mitglieder verkaufen. Die neue Gesetzgebung erlaubt nun den Verkauf an jedermann.

Die Genossenschaften zeichnen verantwortlich für den Weinanbau in den berühmten Regionen; spielen jedoch in den internationalen Feriengebieten eine untergeordnete Rolle.

Großen Firmen gelingt über PR-Aktivitäten eine Steigerung des Geschäfts; für kleine Firmen, die nicht exportfähig sind, gibt es viele Schwierigkeiten. Der Autor könnte sich vorstellen, daß hier durch Zusammenarbeit untereinander die Situation dieser Regionen zu verbessern sei.

Hilfreich für diese Aufgabe ist der neue regionale, umfassende Zusammenschluß aller Genossenschaften, sowie die nationale Vereinigung (70% aller Genossenschaften). Ganz offensichtlich ist, daß durch verstärkte Zusammenarbeit untereinander größere Erfolge erzielt werden könnten.

Viele Genossenschafter, deren Genossenschaft nicht Mitglied einer Apex-Organisation ist, fürchten eine zu starke Politisierung, die sie ganz und gar nicht begrüßen. Sollte die Lösung vielleicht heißen: Genossenschaften zweiten Grades nur das normale Geschäft abwickeln zu lassen?

Resurgence of Consumer Co-operatives in Malaysia

Excerpt from a report by S. Ahlaimuniandy*

Contemporary Situation

The development of consumer co-operation in South-East Asia had a late start, i.e. in the early part of the twentieth century. Consumer co-operatives received considerable recognition during the two world wars, when rationing and control had to be enforced, being regarded by the State as the organisations which could be depended on to distribute goods equitably and at controlled prices.

In Malaysia, during the period of emergency brought about in the 50s by the Korean war and the Suez crisis, a special status was accorded to consumer co-operatives by the State with regard to the sale of certain essential foodstuffs. This further enhanced the image and credibility of co-operatives in serving the needs of society more effectively, because of their service or need-oriented priority rather than profit maximisation.

Direct encouragement and support from the Malaysian government brought about a sharp increase in the number of retail consumer co-operatives from 21 in 1950 to 248 in 1956, with total business turnover amounting to M\$ 23.5 Million.⁽¹⁾

Another classic example of the success of consumer co-operatives in stabilising the price of staple food was clearly exemplified in Singapore in 1973. When the price of rice skyrocketed to \$ 1.20 per 605 gms, NTUC Welcome Consumer Co-operative stood by the people and retailed 100% Thai rice at 0.95 cents per 605 gms, forcing the profiteers to gradually lower their prices to a reasonable and affordable level. Similarly, when private retailers began selling sugar for as high as \$ 1.00, NTUC Welcome again intervened in the market by selling sugar at 0.45 cents. With the intervention by NTUC Welcome in stabilising the market for essential goods, prices have been kept reasonably low.⁽²⁾

Setback for Co-operatives

Why then have consumer co-operatives suffered a severe setback in almost all South East Asian countries with the return to normal times and the easing of the supply situation? It appears that, without support and assistance from the State, consumer co-operatives find it impossible to combat fierce competition when faced with illegal practices, widespread adulteration, and other malpractices of the private trade. The

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majority of consumers did not realize that the consumer co-operatives, which had served them well in times of emergencies, could also render them valuable services in normal times and simultaneously act as an effective check on the exploitation and discrimination practised by the private trade. ⁽³⁾

The fact that consumers did not recognize the effectiveness of consumer co-operatives during normal times was definitely a contributing factor towards the staggered growth of consumer co-operatives in Malaysia.

"... the "growth" of the consumer movement from 1951 onwards was more an imposition from the top on account of external and internal circumstances and was not based very much on the spontaneous desire of the people themselves. The consumer movement thus "developed" and expanded without an adequate preparation of the ground for its healthy growth". ⁽⁴⁾

The situation became even worse with the cessation of the Korean War and the lifting of the Emergency in 1960. Privileges in the stocking and selling of essential goods enjoyed by the co-operatives during more turbulent years were withdrawn and consumer co-operatives were forced to compete in the open market on equal grounds with the private retail traders. The unfair practices of the private retail shops, which mushroomed as a result of the return to the free market trading of essentials and food items, adversely affected the operations of the co-operative retail consumer stores. For example, the business turnover of the "New Villages Stores" dropped from more than M\$ 6 million in 1952 to about M\$ 3 million in 1961, i.e. after the end of the Emergency. Previously, these stores recorded large turnovers. From a total of 248 societies in 1956, numbers dwindled to 204 in 1962. ⁽⁵⁾

Later Developments

There was no significant change recorded during the 70s and early 80s. Out of 90,037 retail establishments surveyed in the Malay Peninsula in 1980, only 389 or 0.4% were co-operatively owned, recording an output of M\$94 million. This represented only 0.8% of the total output of all retail establishments which exceeded M\$12 billion. On the whole, each co-operative retail outlet recorded an average annual turnover of slightly more than M\$240,000. Yet there were 1.3 million co-operative members in the Malay Peninsula who, in one way or another, were Consumers! The above figure represented 11.5% of the total population of the Malay Peninsula in 1980, 20% of the working population (between 15 and 64 years) – a considerably high percentage for a developing nation like Malaysia. Yet the stake of consumer co-operatives in the retail consumer sector was under 1% in 1980.

The situation is even more appalling if we ponder over the statistics on a sectoral basis (i.e. in the urban areas). Of the 13,334 retail establishments surveyed in urban areas, with a population of 10,000 and above, only 68 or 0.5% were co-operative establishments recording an output of M\$59.3 million. This represented only 0.8% of the total output of all retail establishments in the urban area, which was in the region of M\$8 billion. The urban retail establishments contributed 75% of the total output of the retail sector in 1980, even though they accounted for less than 15% of the total number of retail establishments throughout the Malay Peninsula.

Even the average output per co-operative retail establishment in the urban area was higher than the national average for co-operative retail outlets, i.e. M\$870,000 in the former, as compared

to M\$240,000 in the latter situation. This shows that the urban area is a lucrative sector for the retail industry.

Current situation

In 1981 there was total of 256 consumer co-operatives in the Malay Peninsula. However this number dropped to 233 in 1982 and declined further to 224 in 1983. The membership in 1983 was only 77,574 – a sharp decline of 38% from the membership in 1982. This decline is due to fierce competition from the private trade, the lackadaisical attitude of the members in patronising their own co-operative outlets, and partly to the co-operatives themselves being unable to adapt to suit contemporary requirements. As a result, in 1983 13 consumer co-operatives ventured into other activities, whereas 2 consumer co-operatives closed down altogether. In that year, the consumer co-operative membership represented a mere 3.4% of the total co-operative membership of 2.3 million.

Review of Consumer Co-operatives in Malaysia

The position of consumer co-operatives has changed from what it was during the period when they enjoyed preferential rights and had monopolistic powers conferred on them by the State.

J.M. Rana sums it up in a nutshell:

“It is no longer a question of equitable distribution of commodities supplied by the government or government agencies as fixed margins in protected markets. Consumer co-operatives now have to anticipate members’ demand, buy the commodities in required quantities, ensure that the choice of qualities of the commodities to be purchased is in

accordance with consumer taste and to operate in an efficient manner at the prevalent margins. At the same time they have to build up enough capital for future development. These tasks call for a high degree of management skills and the development of proper organisational structures and systems that would ensure efficient operation”.⁽⁶⁾

As such there is a great and urgent need for a strong consumer co-operative movement in Malaysia, not merely to redress the gross inequalities, irregularities and malpractices existing in the consumer industry or to fulfil the needs of its members, but also as a pre-requisite for the healthy growth and development of the Co-operative Movement in the country as a whole. Judging from the message contained in the preceding discussions, the consumer co-operatives in Malaysia are faced with Hobson’s choice, i.e. no alternative but to revitalise and renew their efforts via a concerted large-scale approach to achieve the objectives outlined earlier. It remains to be seen whether KOMART – a large-scale nationwide chain of co-operative supermarkets, departmental stores and minimarkets – will reach these objectives.

Potential for Growth

However, the opening of large-scale consumer co-operative supermarkets may prove suicidal where there are a large number of small retailers among whom competition is keen and who operate on rather low margins due to low overheads and the low cost of family labour. Nevertheless, one can cite the growing number of successful private supermarkets. Of the 68 retail establishments owned by Public Limited Companies in 1980, the turnover recorded was M\$213 million, whereas the 1786 retail establishments owned by

private limited companies recorded M\$3.7 billion sales. The 389 co-operative-owned retail outlets recorded only M\$94 million sales.

In 1978, there were 87 retail establishments owned by public limited companies recording a M\$77 million output whereas, in 1980, there were only 68 such establishments but an output of M\$213 million was recorded.

The ability to record such large turnovers is attributed to the large-scale operations of these enterprises and their location in urban areas.

The potential for consumer co-operatives to go big is always there. One classic example is the success obtained by the Malaysian Co-operative Supermarkets Society (MCSS), which in 1983 recorded a turnover exceeding M\$ 15 million. This proves that, by going big and adopting sound methods of management, consumer co-operatives can carve a niche for themselves in the consumer industry. Nevertheless, these successful ventures need to be multiplied, for the ultimate objective is not to be content with a few successful large-scale consumer co-operatives, but to build a powerful and dynamic chain of successful consumer co-operatives, controlling a sizeable portion of the consumer trade, and giving birth to an unshakeable consumer co-operative movement.

The above ideal can be transformed into reality: even with a 38% drop in membership in 1983, the 224 consumer co-operatives recorded a 23% increase in turnover compared to 1982, i.e. from M\$ 137 million in 1982 to M\$ 168 million in 1983. This was achieved with only a marginal increase of 5% in the share capital, which rose from M\$ 17.5 million in 1982 to M\$ 18.5 million in 1983. Therefore, with further injection of capital and sound management, consumer co-operatives can meet the challenges of the consumer industry, which

is currently monopolised by non-co-operative business institutions. The large increase in turnover is partly attributed to the increased purchasing power of members and the extension of credit facilities for purchases. The latter facility can be widely extended if consumer co-operatives are large-scale in operation and where financial outlay is not a major obstacle, as in the case of KOMART which is backed by the Co-operative Central Bank, one of the most successful co-operative financial institutions in this region.

The population of the Malay Peninsula was 11.4 million in 1980 and is expected to increase 12.9 million in 1985. The working age population (i.e. between 15 and 64) in 1980 was 6.6 million and is expected to increase to 7.6 million in 1985, an annual growth rate of 3%. Members of this age group are also the major consumers because of their relatively higher purchasing ability. A conservative estimate puts it as representing 30.3% of the total co-operative membership strength of the Malay Peninsula, using 1983 figures, but the percentage will obviously be a lot higher in 1985, when the total co-operative membership of the Malay Peninsula is projected to exceed 3 million! As such it is only fair that a sizeable portion of the consumer industry is OWNED and PATRONISED by co-operative members who are themselves consumers. Otherwise, these potential consumers will become a haven for the private trade.

The consumer co-operatives, therefore, have to aggressively and actively participate in the consumer industry, in order to restructure the existing pattern of ownership and control. A corresponding proportion of the trade should be in the hands of co-operatives whose membership represents 30.3% of the working age group. Co-operatives should also endeavour to increase

their stake to include non-co-operative members.

The urgent need to enhance consumer co-operative participation in the consumer industry is warranted, considering that the price of consumer goods increased by 6.4% per annum for the period 1981-1983, if compared to 1980, with foodstuffs rising by 6.7% for the corresponding period. Even though the Consumer Price Index (CPI) which reflects the changing pattern of consumer spending indicates that society is becoming more affluent, it is in the best interest of the consumer if prices can be kept to a reasonable level.

This affluence, which is linked strongly to income levels, is relative, considering the fact that poverty in the Malay Peninsula rose from 29% in 1980 to 30.3% in 1983. The incidence of poverty in the rural sector rose from 37.4% in 1980 to 41.6% in 1983, whereas, the drop in the poverty rate in the urban sector was insignificant, i.e. from 12.6% in 1980 to 11.1% in 1983. For 1985, the incidence of poverty in the Malay Peninsula is projected to drop to 24.1%, to 33.1% in the rural sector and in the urban sector to 10.2%. As such the decline on the sectorial basis is rather insignificant, especially for the urban sector, which only recorded a decline of 0.9% in the poverty rate from 1983 to 1985. The situation is even more alarming if the average income per household is taken into consideration. The national mean monthly household income for 1979, using 1970 prices, was M \$ 417 (revised from M \$ 459 as originally stated in the Fourth Malaysian Plan). Even though the urban mean monthly household income, using 1979 prices, was M \$ 975, the real income value was only M \$ 587, using 1970 prices. This shows the extent of inflation and the spiralling cost of living. Although the urban sector recorded a higher mean monthly household in-

come than the national average, benefits were offset by the rising cost of living, as the difference in the cost of living between urban and rural sectors was not taken into consideration when formulating the poverty line. Consumer co-operatives, which are predominantly sited in urban areas, have to strongly consider the above situation. The declining purchasing power should be to their advantage, since their service-cum-profitability strategy strongly emphasises quality, fair pricing and consumers' interest virtues.

As large-scale consumer co-operative activities will be predominantly sited in urban areas, consideration and emphasis has to be focused on urban settings. In the Malay Peninsula, the urban population is projected to grow at an annual rate of 4.5% and the urbanisation rate will increase from 37.5% in 1980 to 41.5% in 1985 (i.e. swelling to 5.3 million from 4.3 million in 1980). This records a growth of nearly 25% as compared to a mere 5.5% growth in the rural population. It therefore augurs well for the consumer industry. Furthermore, since there is, and will always be, migration from the rural to the urban areas, the pool of would-be consumers waiting to be tapped will continue to grow. During the period 1971-1980 alone, 65% of the migrants from rural areas to the urban areas were in the 15-39 age group.

The advantages accruing to large retail co-operatives is numerous. It is a general experience in business that large units are more viable and profitable. Successful case stories are found in Britain, Sweden, Japan and, to a lesser extent, Singapore. The very heartening support and patronage given by members and the general public to the efforts undertaken by the Malaysian Consumer Co-operatives Society (MCCS) has given consumer co-operatives in Malaysia the confidence to go large-scale. The ser-

vices rendered by MCCS have brought about consumer awareness and ensured that goods are of good quality, right quantity and reasonably price.

Optional Strategies

The question that arises now is how to go big. FINANCE is a major factor impeding the expansion of consumer co-operatives, but it does not discourage CO-OPERATION AMONG CO-OPERATIVES. Therefore, small consumer co-operatives with small isolated consumer shops or stores should seriously consider the idea of AMALGAMATING to form larger viable societies in order to attain efficiency and serve members'/consumers' interests more effectively.

Alternatively, with solid financial backing, a consumer co-operative should be able to venture boldly into large-scale consumer activities. This is presently being undertaken by the MCCS which has launched a chain of supermarkets, departmental stores and minimarkets, under the co-operative banner "KOMART", with strong financial backing from the Co-operative Central Bank (CCB).

Conclusion

Based on the exhaustive discussions, premises and rationale outlined in the preceding paragraphs, it is imperative to conclude that consumer co-operatives' participation – "à la KOMART" – on a big scale in the consumer industry, especially in the retail sector, is INEVITABLE and VITAL, even though it may be long overdue. The resurgence of consumer co-operatives in Malaysia will help restore consumer sovereignty as desired in the Malaysian Code of Business Ethics. Furthermore, KOMART's

entry will also serve as an "acid test" for co-operatives in the consumer industry i.e. provide a platform to assess their position in withstanding the onslaught of the private sector, as well as their ability in capturing a sizeable portion of the consumer trade. Therefore, the success of KOMART in the consumer industry is VITAL in order to pave the way for future massive undertakings, the "CO-OPERATIVE WAY", in related fields.

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RENOUVEAU DES COOPERATIVES DE CONSOMMATION EN MALAYSIA – En Malaysia les coopératives de consommation ont été considérées comme particulièrement fiables par les autorités tandis que le Sud-Est Asiatique connaissait crise sur crise, de la dernière Guerre Mondiale à celle de Corée. C'étaient des entreprises dignes de confiance pour une répartition équitable des produits disponibles à la population. C'étaient aussi des organismes qui contribuaient efficacement à une certaine éthique en matière de prix.

L'économie s'étant plus ou moins stabilisée, une manière de libéralisme autorisant toutes les « combines » du profit est apparu qui a fait perdre passablement de terrain aux coopératives. Il ne s'agissait plus de redistribuer équitablement les ressources disponibles, mais d'aller au devant des goûts et des modes et de constituer un capital en vue d'un développement constant. De telles tâches nouvelles requièrent des formes de gestion sophistiquées auxquelles les coopératives ne sont pas accoutumées.

Pour une économie saine, il est nécessaire que les coopératives relèvent ce défi. On pourrait toutefois imaginer que les petites entreprises familiales, avec moins de charges salariales, sont mieux placées, toutefois le développement des supermarchés privés démontre que la tendance est en leur faveur. Il y a donc un créneau pour des coopératives bien équipées, bien gérées et qui n'hésitent pas à envisager des grandes surfaces de vente. A l'appui de cette thèse, alors qu'en 1983 224 coopératives compétitives enregistraient une moyenne de 38% de coopérateurs en moins, leur chiffre d'affaires par rapport à 1982 a augmenté de 27%, moyennant un accroissement de 5% seulement du capital investi.

Il ne faudra toutefois pas se contenter de tels succès avant d'être certains de contrôler une part appréciable du marché, tant au niveau de la consommation qu'à celui de la production. Le coût de la vie augmente et avec lui l'indice de pauvreté. On observe un accroissement de la différence classique entre les situations rurales et urbaine. C'est donc dans les villes, en croissance constante, que les coopératives de consommation devront porter leur effort essentiel, ceci d'autant plus que les jeunes entre 15 et 39 ans, auxquels leur capacité de travail permet d'obtenir d'intéressants revenus, sont les premiers migrants de la campagne vers la ville.

Le financement de cette efficacité croissante représente toutefois un problème pour les coopératives. Il ne pourra être résolu que grâce à la coopération entre coopératives, voire à l'intégration des plus petites d'entre elles. C'est non seulement inévitable, mais aussi vital.

RENOVACION DE LAS COOPERATIVAS DE CONSUMO EN MALASIA. – En Malasia, las autoridades consideraban que las cooperativas de consumo eran particularmente fiables mientras que el sureste asiático afrontaba crisis tras crisis, desde la última guerra mundial hasta la guerra de Corea. Estas cooperativas eran empresas dignas de confianza que servían a repartir de manera equitativa los productos disponibles entre la población. También eran organismos que contribuían a mantener eficazmente cierta ética en materia de precios.

Con la estabilización de la economía, apareció una forma de liberalismo que autorizaba toda clase de mañas para ganar dinero, lo que ocasionó que las cooperativas perdieran gran parte del mercado. Ya no se trataba más de redistribuir equitativamente los recursos disponibles, sino de salir al encuentro de gustos y modas, así como de constituir un cierto capital para un desarrollo constante. Estas nuevas tareas requieren formas de gestión sofisticadas a las cuales las cooperativas no están acostumbradas.

Para tener una economía sana, es necesario que las cooperativas acepten el reto. Sin embargo, podríamos pensar que las pequeñas empresas familiares, que tienen menos gastos salariales, se encuentran en mejor posición que las otras, no obstante, el desarrollo de supermercados particulares nos muestra que la tendencia se encuentra en su favor. Existen entonces posibilidades para las cooperativas bien equipadas, bien administradas y que no hesitan a considerar la creación de grandes superficies de venta.

En apoyo a esta tesis podemos citar que mientras que en 1983, 224 cooperativas competitivas acusaban en promedio una disminución de 33% de cooperadores, su volumen de ventas aumentó de 27% en comparación al volumen de 1982, con una aumentación de 5% del capital invertido solamente.

Sin embargo, no se debe uno contentar de dichos éxitos antes de asegurarse que se controla una gran parte del mercado tanto al nivel del consumo así como al nivel de la producción. El coste de la vida aumenta, y con él, el índice de pobreza. Se constata una aumentación de la diferencia clásica que existe entre las situaciones rural y urbana. Es entonces en las ciudades, que están en crecimiento constante, que las cooperativas de consumo deberán efectuar lo esencial de su esfuerzo, y hacerlo sobre todo sabiendo que los jóvenes entre 15 y 39 años que pueden obtener ingresos interesantes gracias a su capacidad de trabajo, son los primeros a emigrar del campo a la ciudad.

Por lo tanto, el financiamiento de esta eficacia creciente representa un problema para las cooperativas. Este problema no podrá ser resuelto que gracias a la cooperación entre las cooperativas, incluyendo la integración de las más pequeñas de ellas. Esto no es solamente inevitable, sino vital.

NEUE BLÜTE DER KONSUMGENOSSENSCHAFTEN IN MALAYSIA – In Malaysia galten die Konsumgenossenschaften aus staatlicher Sicht als besonders zuverlässig, während eine Krise nach der anderen – angefangen vom Zweiten Weltkrieg bis zum Koreakrieg – Südostasien schüttelte. Die Konsumgenossenschaften waren glaubwürdig, was die gerechte Verteilung der verfügbaren Erzeugnisse an die Bevölkerung betraf. Gleichzeitig handelte es sich bei ihnen um Zusammenschlüsse, die sich wirksam für ein bestimmtes Mass an Ethik bei der Preisgestaltung einsetzten.

Im Zuge einer relativen Stabilisierung der Wirtschaft hat eine Art Liberalismus – und mit ihm ein hemmungsloses Profitstreben – Platz gegriffen, wodurch die Genossenschaften viel an Boden verloren haben. Es ging nicht länger mehr darum, die vorhandenen Ressourcen gerecht zu verteilen; jetzt kam es vielmehr darauf an, sich auf die Entwicklungstendenzen von Geschmack und Mode einzustellen und, den kontinuierlichen Aufschwung vor Augen, Kapital zu bilden. Solch neue Aufgaben erfordern komplizierte Managementtechniken, mit denen die Genossenschaften nicht vertraut sind.

Im Interesse einer gesunden Wirtschaft ist es notwendig, dass die Genossenschaften sich dieser Herausforderung stellen. Man könnte meinen, dass die kleinen Familienbetriebe, in denen nicht so hohe Lohnkosten anfallen, einen leichteren Stand hätten, doch zeigt der Aufschwung der privaten Supermärkte, dass der Trend in ihre Richtung geht. Für gut ausgestattete und geführte Genossenschaften, die bereit sind, sich auf Supermärkte umzustellen, eröffnet sich damit eine gewisse Marktlücke. Folgende Daten mögen diese These untermauern: Während in 1983 224 wettbewerbsfähige Genossenschaften einen durchschnittlichen Mitgliederabgang von 38% verzeichneten, konnten sie ihren Umsatz im Vergleich zum Vorjahr dank einer nur 5%igen Aufstockung des Anlagekapitals um 27% steigern.

Mit solchen Erfolgen darf man sich jedoch nicht begnügen, bevor man nicht sicher ist, dass man, sowohl was den Konsum als auch die Produktion betrifft, einen nennenswerten Marktanteil kontrolliert. Die Lebenshaltungskosten steigen und mit ihnen der Armutsindex. Das klassische Gefälle zwischen Land und Stadt wird grösser. Folglich müssen die Konsumgenossenschaften vor allem in den in ständigem Wachstum begriffenen Städten ansetzen, nicht zuletzt auch deshalb, weil in erster Linie junge Leute zwischen 15 und 39 Jahren, die mit ihrer Arbeitskraft beachtliche Einkommen erzielen können, vom Land in die Stadt abwandern.

Allerdings ist die Finanzierung ihrer wachsenden Leistungsfähigkeit für die Genossenschaften ein Problem. Es kann nur durch die Zusammenarbeit der Genossenschaften untereinander und gegebenenfalls durch die Integration der kleineren unter ihnen gelöst werden. Dieser Schritt ist nicht nur unvermeidlich, er ist lebensnotwendig.

Co-ops Welcome Here

by D. Klugman*

The symbiotic relationship between a medium-sized American city and co-ops

CO-OPS-WELCOME ! That sign ought to hang at the gates of the city of Davis, California (population 36,900), a university town amidst rich farmland, located 120 km North East of San Francisco, and close to Sacramento, the capital of the state. Davis may well be the only sizable city in America with a co-op leader at the helm. The Mayor, a lady named Ann Evans, was born and raised in a co-op environment, thus providing a city climate favorable to co-ops, of which there are many (see chart).

To find out how it all came about, I journeyed to Davis and interviewed some leading co-operators. We met in the very attractive Davis Food Co-op, the anchor of co-operation in town. The young co-operators were glad to share their ideas, hopes and frustrations, while shoppers happily selected their purchases around us.

Davis Food Co-op

Carol Shearly is the Manager of this co-op, which was started as a buying club** by 50 members in 1971. It has

now grown to 3,500 households. The co-op has assets of \$182,975 (as of January 31, 1985) and a current yearly volume of \$2.2 million.

Let us listen to her: "I started out as a volunteer and rose to General Manager.

We have 30 paid employees, 4 of them in managerial positions, and 1,000 active members who work from 2 to 4 hours per month, depending on the size of their household.

Education rates high here and so we have students, professors and other educated persons among the membership. We act as a showcase for touring international co-operators. They have come from Sweden, Switzerland, Denmark, Japan and Africa.

We try to personalize the co-op, through our newsletter, suggestion box, opinion board, through 2-3 member forums a year, and through social functions, such as a wine and a tomato festival. We have set aside an area in the store where children can play while their parents shop.

We believe in co-operation among co-ops and extend courtesies and business ties to other co-ops.

While the size of the ultimate expansion of the co-op is one of our concerns, we did, in fact, go from the tiny beginnings of a buying club to the present 11,000 square feet area of a supermarket, of which one-fifth is occupied by the warehouse and offices. Our members receive an instant discount of 15%

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** A buying club is a group of families purchasing and distributing merchandise, mostly groceries, in common. They save money by buying substantial amounts and by volunteering their work.

and shoppers over the age of 62 receive that discount even if they are not members. Members own, on the average, three shares in the co-op.

The co-op carries a large range of products, with emphasis on fresh, bulk, and natural foods. We also carry Californian wines.

With demographics in Davis favorable to the co-op's development, we look upon ourselves as community builders and buy as much as we can locally, another example of the city-co-op symbiosis.

When we started in this location, the electricity was accidentally cut off for two days. We operated in the dark, but operate we did. That shows spirit".

I found the store clean and well-lit with a good selection of products, including a wide range of health foods. Shopping there is a pleasant experience. The aisles are wide and the walls decorated with attractive posters. Plants and flowers add to the charm. Most important, the personnel are courteous, cheerful and efficient and, as an added bonus, there is courtesy coffee for shoppers.

Her Honor, the Mayor

Her Honor is 34 year-old Ann Evans, an official of the California State Department of Consumer Affairs and past President of the California Co-operative Federation. Here is Ann:

"After my election to the city council, and later as Mayor, people began to feel they had to join a co-op as a way to political office. I literally went from President of the Davis Food Co-op one week to the Davis City Council the next. Actually the food co-op had started in my living room and once a year I still help the co-op with a membership appreciation dinner.



On the city council I cast the deciding vote for the Cable TV Co-op and make sure that the city supports it. I have seen to it that some of the fees are returned to local organizations for local programming, that city council meetings are cablecast, that red tape is cut through, that city funds are available for certain programs, such as the one devoted to Martin Luther King, Jr.

I was elected on a platform of affordable housing. The city's growth is tightly regulated. We permit only 85 new housing units a year. With the city council's support, I use city powers to promote limited equity housing co-ops, such as the 60-unit Dos Piños (Twin Pines) Project. I helped guide housing co-ops through the city's approval process. Housing co-ops are often multi-racial and span the ages from young to old.

The sequence of development in Davis went from farm community, to small town, to a campus of the University of California. In the 1950's the university opened a Liberal Arts Department and the town's population soon doubled.

The food co-op did much to generate a co-op spirit in this town. That spirit extended to the region and to the state. I became the President of the California Co-operative Federation and the Editor of its review, CO-OPS TODAY.

Davis is evolving into a co-op city. We have established a \$40,000 revolving fund to help small businesses and co-ops get off the ground.

Co-op boards have been a springboard to leadership. My predecessor as Mayor was also a co-op leader. The Chairman of the Planning Commission is a former Vice-President of the food co-op. The chairman of the Parks & Recreation Commission is the former Director of the annual conference of the California Co-operative Federation.

There is interaction among co-ops, yet not as much as I would like. On the other hand, I am frequently approached by business owners who call their enterprise a co-op in the hope of securing loans and help".

Davis counts numerous baby-sitting co-ops, as well as a funeral co-op, a proof that the co-op spirit extends from the cradle to the grave.

Mister Co-op

"Mister Co-op" is 42 year-old David Thompson, Ann Evans' husband. Born 40 miles from Rochdale, England, David calls himself a genetic co-operator, with generations of co-operators behind him. He came to America in 1962, to Davis in 1979. A professional co-operator, he joined various co-op boards and served for 5 years as the head of the Western branch of the National Co-operative Bank until the National Co-operative Business Association (formerly the Co-operative League of the USA) appointed him in 1985 to

the position of Director of International Relations, as well as Director of Western programs. Part of his work consists of developing co-ops in Davis, where he serves on the board of the food co-op. He provides guidance and offers solutions, in keeping with the old cliché of "Find a need and fill it".

According to David, co-ops are accepted in Davis. He receives about two calls a week with requests for guidance on developing new co-ops.

The Davis Food Co-op is the city's co-op flagship because it grew from a small buying club to become the fastest-growing business in town, with a 40% increase over a year ago. It has immediate expansion plans and will invite other co-ops to share its location. It will increase its scope of services. There is also a potential for worker co-ops.

"Davis possesses a reservoir of idealism. I help channel that energy. The population is open to new ideas, so are co-ops. Our people like to look to the future. They are practical, not dreamers. That union of idealism and practicality is the stuff of which co-ops are made. It is not always easy, but the leadership is willing to reach a consensus. Interestingly, many normal co-op resources are **not** available to Davis co-ops, since Davis is not viewed as a town with poverty, minority, or social needs problems.

On the other hand, Davis acts as a guiding light for co-ops in our society. Our people have spent 15 years in creating a co-op climate. Now the need is to generate capital and resources, some in critical need, such as housing. The foundation for a symbiotic relationship exists. Seven out of ten people in Davis are familiar with the term co-op.

In terms of the food co-op, we have sponsored a Davis Wine Festival to help senior citizens; we give discounts for purchases made by non-profit groups; we interact with other economic forces

as our success increases. As yet, however, we do not have the resources to assist other co-ops. The food co-op was viewed as a "hippie" enterprise at inception. The image is slowly evolving as we reach success and we are now seen as a competitive grocery store.

In short, Davis is well on its way towards becoming a co-op city, should the plans of the individual co-ops work out, in concert with an overall plan".

If co-ops can be defined as "people working together to attain goals out of reach to an individual working alone", there have to be catalysts. Such a one is David Thomson, Mr. Co-op.

Cable TV Co-op

Davis takes pride in being the first American city to have a cable TV co-op. Buying a \$6 million system is out of reach to most individuals, while becoming the part-owner of a TV station by investing \$200 at \$4.65 per month, is within reach of many.

Since the member-viewers own their station, they have a say in running it, through a board of directors. In the long run they may receive patronage refunds, which will decrease the cost even more. 50% of the seed money for the cable TV co-op was provided by the Co-op Bank and 50% by private persons. Currently the co-op operates out of trailers and an office, but it expects to do better as it grows. This is a co-op which requires no work from its 5000 members. However, many members volunteer their time. For example, one group handles the programming of local activities.

In 1984 the co-op received the first Jerry Voorhis* "Co-op of the Year"

* A ranking American co-op leader who died that year.

award from the California Co-operative Federation for its outstanding and innovative contribution to the California co-operative community.

The Blue Mango

Started in 1979 by artists in support of their art, the Blue Mango is a vegetarian restaurant.

Marjorie Lovell, 24, and Neil Koehler, 26, acted as spokespersons: "We were looking for a physical location for art shows and live entertainment. We launched this restaurant, meaning, originally, to buy land. This has not happened as yet, while our support for organic food producers has remained constant. Organic farming looms big in the Davis area. 90% of the produce we serve at The Blue Mango is organically grown.

All 27 of us, aged 21 - 37, are members - owners - workers - board members, and we maintain solidarity links with the other co-ops in town. While we have our differences and personality stresses, as any other group, we agree on the basic purpose of the co-op as a home of a healthy, aware, environment. We even try to assist the oppressed from abroad by providing employment.

The decision-making process is slow, since all participate. Yet, in the end it's all for the best. Operating as a team, we cook, serve, wash dishes. Our current assets amount to \$80,000.

Many apply to join, few are chosen, usually one out of 7 - 8 applicants. We spend a lot of time interviewing them. It pays off".

Located in the center of town, THE BLUE MANGO is famous for its brunches, served on many open-air tables. On Friday and Saturday nights the public comes to enjoy live music.

Co-op in a Solar Community

Davis has a large subdivision, Village Homes, built on sound socio-ecological principles, with special emphasis on solar heating. Judy Corbett, one of the developers, is the incorporating President of the Davis Cable TV Co-op.

Village Homes, in turn, consists of various units, one of which is the Solar Community Housing Association which rents a building to the Sunwise Co-operative. Sunwise members and their friends, aged 19 to 32, built a passive solar house in 1979. They were students who had lived in university housing and were interested in making their own rules.

Chuck Larsen, 28, explains: "Our co-op is made up primarily of students, former students and some private persons, such as government employees. We are environment-minded. Thus we have insulating curtains and no heating. Our energy bill amounts to \$3 a month per person. We share our chores in rotation and eat in common. The building occupies 2600 square feet and includes 8 bedrooms. There is a large food-growing area and our cuisine is vegetarian. On the average our members stay two years. We currently have 10 members. The decision-making process is by consensus of all members and over the years only two persons were asked to leave.

At our opening we had 400 visitors and visitors have been fairly constant. We keep close ties with other co-ops around us. Once our loan is paid off, in 1990, we will be able to use our income for additional low-cost housing. Basically the purpose of the project is to provide low-cost, energy-efficient housing for low-income persons and for students".

The Artery

The Artery is an artists' marketing co-op, launched by artists who needed a space to exhibit and sell their work. 34 year-old Jessie Keller is the president.

"Growing out of an artists' collective, we launched The Artery in 1975. As we expanded, we had to move several times. There were 4 charter members. At no time did we go below 30 members. Currently we have over 50. Members join by purchasing one \$25 share. The majority consists of women.

We tie-in with music and dance events, sponsor art events and raise funds for the Davis Unified School Arts Foundation".

The word "co-op" is not a magic wand turning any enterprise into a success story.

Thus, according to Ann Evans, "The Artery is successful because it has some of the best hand-crafted work in town, not because it is a co-op. Its future is in its product".

Davis is a pleasant, tree-shaded town where bicycles are preferred, where city and countryside merge, where environmental concerns dominate.

Hence it is not surprising that the city has attracted distinguished visitors, Prince Charles, President Mitterand, Rosalyn Carter, among them.

Due to its strength, diversity and enthusiasm for co-ops, Davis is now the home of the annual California Co-operative Federation Conference, held in October (Co-op Month in the USA). The conference attracts close to 200 co-operators from all over California for seminars and discussions. They also tour local co-ops in double-decker English buses, the pride of this university town.

Co-op and Community-Based Organizations in Davis

Community Institution	No. Members/ users	Annual Volume/Assets
Campus Co-op (U.C.) 3 Houses	30 (m)	\$ 30,000 (lease)
Church & Co-op Credit Union	3,000 (m)	\$ 2.5 mil (assets)
Community Cable TV	5,000 (m)	\$ 2.0 mil (subscriptions)
Community Housing Corp. (City)	0	\$ 250,000 (grants)
Co-operative Housing Association	22 (m)	\$ 40,000 (lease)
Farmers Market	70 (m)	\$ N/A
Food Co-op	3,500 (m)	\$ 2.2 mil (sales)
Free Clinic	10,000 (u)	\$ 300,000 (revenue)
Parent-Nursery School	300 (m)	
Dos Pinos Housing Co-op (60 units)	60 (m)	\$ 3.0 mil (assets)
Golden One Credit Union (State-wide with branch in town)	100,000 (m)	\$ 300 mil (assets)
Longview School (elementary co-op school)	30 (m)	
Sunwise Housing Co-op	10 (m)	\$ 250,000 (assets)
The Artery	50+(m)	\$ 250,000 (sales)
The Blue Mango	27 (m)	\$ 80,000 (assets)
Truckfarm (worker co-op, trucking)	5 (m)	
U.S.E. Credit Union (state-wide)	50,000 (m)	\$ 100 mil (assets)
Yo-Cal Produce Collective	300 (m)	\$ 250,000 (sales)
Yolo County Consumers Co-op	300 (m)	\$ 250,000 (sales)
Yolo County Fed. Credit Union	4,000 (m)	\$ 12 mil (assets)
Center for Consumer Research (makes co-op surveys)		
Memorial Society	2,700 (m)	
Perfect Tender Care Infant Co-op (Child care in Law School)	30 (m)	
R E I (sports goods co-op)	2,000	
Capitol Cab Co-op (taxis)	100 (m)	\$ 750,000 (per year)

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sity of California, Davis, as well as to R. Frederick Christmann, for their splendid support.

Special thanks are owed David Thompson for the chart.

UNE PETITE VILLE AMERICAINE A CHOISI LA VOIE COOPERATIVE – Davis, 120 km au NE de San Francisco, doit être la seule localité d'une certaine importance (près de 40.000 habitants) aux Etats Unis à avoir une femme maire qui soit en même temps dirigeante du mouvement coopératif.

Tout a commencé en 1971 avec une association d'acheteurs qui, maintenant, coopérative d'alimentation, fait un chiffre d'affaire annuel de 2.200.000\$. Chacun des 1000 membres actifs consacre entre 2 et 4 heures par mois, selon le volume d'achats moyen de son ménage, à travailler pour la coopérative qui a, en outre, 30 employés salariés.

Ann Evans, Mme le Maire, 34 ans, fut parmi les fondateurs, puis présidente de la coopérative avant de devenir conseillère municipale. Son programme: le logement à prix abordable; ses options: la coopération entre tous, sans handicap ni racial, ni de génération. La coopérative alimentaire a beaucoup contribué à ce que la population s'imprègne de l'esprit coopératif, mais en outre, sur le plan municipal, un fond de 40.000\$ a été créé pour permettre à de petites entreprises ou à des coopératives de prendre leur essor. On en trouve maintenant de toutes sortes à Davis. Il faut dire que de nombreux élus de la ville sont ou ont été des dirigeants du mouvement coopératif. On a même cru qu'à Davis les coopératives représentaient un terroir politique de choix. Le mari de Mme Evans, Davis Thomson est lui-même né aux environs de Rochdale, en Angleterre. Aux Etats Unis, bien plus tard, il a appartenu à la direction de bon nombre d'organismes coopératifs au niveau national.

Parmi les coopératives originales qu'on trouve à Davis il convient d'en citer une qui a sa propre chaîne de TV en circuit fermé, un restaurant végétarien qui présente des spectacles, une coopérative d'habitation écolo qui n'utilise que l'énergie solaire pour son chauffage et une coopérative d'art qui s'est dotée de locaux d'exposition. Il reste des possibilités pour des coopératives ouvrières de production. La plupart des coopératives de Davis sont dans une position favorable, mais de l'avis du Maire, certaines ne le doivent qu'à la qualité de leur production.

UNA PEQUEÑA CIUDAD AMERICANA ESCOGIO LA VIA COOPERATIVA. – Davis, situada a 120 km al noreste de San Francisco, debe ser la única localidad de cierta importancia en los Estados Unidos (cuenta con cerca de 40,000 habitantes), que tiene una mujer alcalde que es al mismo tiempo dirigente del movimiento cooperativo.

Todo empezó en 1971 con una asociación de compradores que es actualmente una cooperativa de alimentación con un volumen anual de operaciones de 2,200,000 dolares. Cada uno de los 1000 miembros activos consagra de 2 a 4 horas por mes, dependiendo del volumen medio de compras de su familia, para trabajar en la cooperativa la cual cuenta además con 30 empleados.

El alcalde, la Sra. Ann Evans, 34 años, fué una de las fundadoras y luego Presidente de la cooperativa antes de llegar a ser concejal. Su programa: la vivienda a un precio abordable; sus opciones: la cooperación entre todos, sin ningún impedimento racial ni de generación. La cooperativa de alimentación ha contribuido mucho a que la población se impregne del espíritu cooperativo, pero además, a nivel municipal se creó un fondo de 40,000 dólares, el cual permitirá a las pequeñas empresas o a las cooperativas de progresar. A Davis encontramos ahora de todo tipo. Es preciso decir que muchos de los electos de la ciudad son o fueron dirigentes del movimiento cooperativo. Es más, se creyó que en Davis, las cooperativas representaban un trampolín político de primera categoría. El esposo de la Sra. Evans, David Thomson nació en las cercanías de Rochdale, en Inglaterra. En los Estados Unidos, y años más tarde, participó a la dirección de un grand número de organismos cooperativos a nivel nacional.

Entre las cooperativas originales que se encuentran en Davis, es conveniente citar una que tiene su propio canal de televisión en circuito cerrado, un restaurante vegetariano que presenta espectáculos, una cooperativa de vivienda ecológica que utiliza únicamente la energía solar para la calefacción y una cooperativa de arte que cuenta con locales de exposición. Quedan todavian posibilidades para las cooperativas obreras de producción. La mayoría de las cooperativas de Davis se encuentran en posición favorable pero, según la opinión del alcalde, algunas lo deben a la calidad de su producción solamente.

EINE KLEINE AMERIKANISCHE STADT HAT DIE GENOSSENSCHAFTLICHE LÖSUNG GEWÄHLT – Davis, 120 Km nordöstlich von San Francisco, ist vermutlich die einzige Siedlung von gewisser Bedeutung (fast 40 000 Einwohner) in den USA, die eine Frau als Bürgermeister hat und die gleichzeitig die genossenschaftliche Bewegung leitet.

Alles fing 1971 an mit einer Einkaufsgenossenschaft welche jetzt, als Konsumgenossenschaft, einen jährlichen Umsatz von 2'200'000 US\$ aufweist. Jedes der 1000 aktiven Mitglieder wendet 2 bis 4 Stunden pro Monat auf, um für die Genossenschaft – die 30 Angestellte hat – im Verhältnis des Einkaufsvolumen seines Haushaltes, zu arbeiten.

Ann Evans, Frau Bürgermeister, 34 jährig, war Mitbegründer, dann Präsident der Genossenschaft bevor sie Stadtrat wurde. Ihr Programm: Wohnen zu vernünftigen Preisen; ihre Wahl: Zusammenarbeit aller, ohne Diskriminierung, weder wegen Rasse oder Generation. Die Konsumgenossenschaft hat viel dazu beigetragen, dass sich die Bevölkerung mit dem Genossenschaftswesen vertraut macht, aber auch dazu geführt, dass ein Hilfsfonds von 40'000 US\$ entstand, der es kleinen Unternehmen oder Genossenschaften erlaubte, einen Anlauf zu nehmen. Heute findet man solche aller Arten in Davis. Es muss immerhin bemerkt werden, dass viele Gewählten der Stadt Verantwortliche der Genossenschaftsbewegung sind oder waren. Es wurde sogar vermutet, dass die Genossenschaften in Davis ein vorzügliches Sprungbrett in die Politik sind. Der Gatte von Frau Evans, David Thomson, selbst ist in der Nachbarschaft von Rochdale, England, geboren. In den Staaten gehörte er, sehr viel später, der Leitung mehrerer genossenschaftlichen Organisationen auf nationaler Ebene an.

Unter den ureigensten Genossenschaften, die sich in Davis befinden, ist eine davon erwähnenswert, die eine eigene Kabelfernsehkette, ein vegetarisches Restaurant mit Vorführungen, eine oekologische Wohnbaugenossenschaft, welche nur Sonnenenergie für die Heizung verwendet und eine Kunstgenossenschaft mit eigenen Ausstellungsräumlichkeiten einschliesst. Möglichkeiten sind noch für Arbeiterproduktionsgenossenschaften vorhanden. Die meisten Genossenschaften in Davis stehen in einer günstigen Situation, aber, gemäss dem Bürgermeister, ist es nur der Qualität ihrer Produktion zu verdanken.

Book Reviews

Une voie vers la Communauté

(The Search For Community) par George Melnyk, en anglais seulement, 200 pages, Black Rose Books, Montreal 1985, ISBN 0 - 920057-52-7.

C'est une étude comparative de ce qu'ont été les coopératives avant la lettre, de leur âge d'or et de leur problématique d'intégration dans ce qu'il faut bien appeler les mondes modernes au pluriel. On envisage ainsi les réalisations de l'esprit de coopération depuis les ordres monastiques du Moyen Age jusqu'aux sociétés coopératives intégrées de nos jours afin de découvrir ce que devrait être la coopérative de demain.

Succincte, l'étude historique est cependant bien résumée. Elle envisage 4 tendances fondamentales: Les coopératives de tradition libérale démocratique qui sont très respectueuses de la propriété privée et ne requièrent que peu d'investissement personnel. La forme marxiste qui implique que l'on s'adapte obligatoirement à des objectifs économiques définis hors de la coopérative. L'adhésion personnelle peut n'y être que très extérieure. Les deux formules ont en commun de promouvoir des coopératives sectorielles et dans lesquelles la coopération ne représente qu'un moyen parmi d'autres d'atteindre un résultat économique ou social. Elles sont aussi à l'origine, à des titres divers, de l'intégration la plus forte de coopératives entre elles.

La tradition socialiste, elle, se développe dans un environnement capita-

liste, démocratique ou non, avec lequel elle doit composer. L'activité d'une coopérative de ce type tend pratiquement toujours à devenir polysectorielle en englobant consommation et production. Enfin existe la forme communautaire avec son aspect charismatique, isolationniste et globalisant (entendons par là que ces entreprises ont tendance à vouloir satisfaire tous les besoins de leurs sociétaires, qu'ils soient économiques, sociaux ou même, et peut-être surtout, spirituels. Les deux tendances, socialiste et communautaire, sont plus exigeantes sur le plan de l'engagement personnel. Les coopératives communautaires survivent d'ailleurs essentiellement grâce à ce ciment là, qu'il soit proprement religieux et souvent sectaire ou socio-politique et plus précisément contestataire.

On peut résumer les divergences entre les diverses tendances coopératives comme procédant de quelques points clefs: Les véritables coops ont-elles des activités exclusivement sectorielles ou sont elles appelées à satisfaire un maximum de besoins? Ont-elles un règlement universel ou des approches nationales? Sont elles égalitaires ou seulement démocratiques? Sont-elles indépendantes ou inféodées à l'Etat? Valables pour toutes les classes sociales ou participant de leur lutte? Structurelle-

ment réunies ou non ? Evolutives ou révolutionnaires ? Rurales ou urbaines ? ont-elles un avenir ou faut il les refaire ?

La sagesse a incité bon nombre de coopératives à adopter les principes de Rochdale tels que synthétisés à l'ACI mais ils ne résolvent pas la question essentielle qui est «Coopérer est-ce un choix de vie ou un moyen de faire des affaires ?» Les conclusions de l'auteur

méritent beaucoup d'attention. Elles participent de cette recherche mise en lumière par Laidlaw lors du XXVIIème congrès de l'ACI et de toutes façons elles manifestent un choix, celui de l'auteur. La futurologie sera toujours un ensemble de rêves dont certains se réalisent. Ne résumons pas davantage «The Search For Community», c'est un livre à lire.

Jean-F. Kister

THE SEARCH FOR COMMUNITY – This is a comparative study of co-ops as they were before they actually acquired the name co-operative, of their golden age and of their problematic integration in what we must call the “modern worlds”. In this way, we envisage the achievements of the spirit of co-operation since the monastic orders of the middle ages up till the integrated co-operatives of our day, with the aim of discovering what the co-operatives of tomorrow should be.

Although succinct, the historic study is well-resumed. It envisages four fundamental tendencies: Liberal Democratic, Marxist, Socialist & Communalist. The co-operatives of Liberal Democratic tradition are very respectful of private property and only call for limited personal investment. The Marxist type involve an obligatory adaptation to economic objectives defined outside the co-operative, but personal adhesion may be merely superficial. These two tendencies have the promotion of sectorial co-operatives in common, which is only another way to achieve an economic or social result. Between them they have originated the largest integration of co-operatives.

The Socialist tradition develops in the Capitalist environment, democratic or non-democratic, with which it has to combine. The activities of a co-operative of this type tend practically always to become multi-sectorial, encompassing consumption and production. Lastly, we have the Communalist type with their charismatic, isolationist and encompassing aspect (understanding by the latter term that the enterprises have a tendency to try to satisfy all the needs of their members, whether they be economic, social or even, and perhaps above all, spiritual). These two tendencies – the socialist and communalist – are more demanding on the question of personal engagement. The communalist co-ops survive because of this engagement, whether they are totally religious, and often sectarian, or socio-political and, more precisely, anti-establishmentarian.

We can summarize the differences between the various co-operative tendencies as proceeding from several key points: are the genuine co-ops those with exclusively sectorial activities or those called upon to satisfy a maximum of needs? Do they have a universal set of rules or national approaches? Are they egalitarian or only democratic? Are they independent or dependent on the State? Evolutionary or revolutionary? Rural or urban? Do they have a future or must they be reformed in order to survive?

Wisdom prompted many co-operatives, to adopt the Rochdale Principles which the ICA have synthesized, but they do not resolve the essential question which is “Co-operate is this a way of life or a means to do business?” The conclusions of the author merit attention. They share in the research highlighted by Laidlaw during the XXVII Congress of the ICA and, in all cases, they manifest a choice, that of the author. The futurology will always be an ensemble of dreams of which certain will be fulfilled. I can only say that “The Search for Community” is a book to be read.

UNA VIA HACIA LA COMUNIDAD – Es un estudio cooperativo de lo que han sido las cooperativas antes de su edad de oro y de su problemática integración de lo que llamamos los mundos modernos. Es así como se consideran las realizaciones del espíritu de la cooperación desde las órdenes monásticas de la Edad Media hasta las sociedades cooperativas integradas de nuestros días para descubrir lo que deben ser las cooperativas del mañana.

Aunque sucinto, el estudio histórico está bien resumido. Considera cuatro tendencias fundamentales: las cooperativas con una tradición liberal democrática que tienen un gran respeto por la propiedad particular y que no requieren una gran inversión personal. La forma marxista que implica una adaptación obligatoria a objetivos económicos que han sido definidos al exterior de la cooperativa. La adhesión personal puede ser muy externa. Las dos formulas tienen en común que promueven cooperativas sectoriales en donde la cooperación representa solo un medio, entre otros, de alcanzar un resultado económico o social. Estas formulas son la causa en grados diferentes de la más fuerte integración de cooperativas entre ellas.

La tradición socialista se desarrolla en un medio capitalista, democrático o no, al cual tiene que aco-

modarse. La actividad de una cooperativa de este tipo tiende casi siempre a volverse polisectorial, englobando el consumo y la producción. Por último existe la forma comunitaria con su aspecto carismático, aislacionista y su carácter global (es decir, que esas empresas tienden a querer satisfacer todas las necesidades de sus socios, ya sean económicas, sociales o aún, y quizás sobre todo, espirituales. Las tendencias socialista y comunitaria, son las que más exigen en el terreno de la participación personal. Es más, las cooperativas comunitarias sobreviven esencialmente gracias a ese elemento, ya sea propiamente religioso y con frecuencia sectario o sociopolítico y más precisamente contestatario.

Las divergencias que existen entre las diferentes tendencias cooperativas se pueden resumir como provenientes de ciertos puntos claves: ¿ Es que las cooperativas auténticas tienen actividades exclusivamente sectoriales o deben satisfacer un máximo de necesidades ? ¿ Tienen un reglamento universal o enfoques nacionales ? ¿ Son igualitarias o simplemente democráticas ? ¿ Son independientes o están enfeudadas al gobierno ? ¿ Son admisibles para todas las clases sociales o participantes de su lucha ? ¿ Están o no reunidas estructuralmente ? ¿ Son evolutivas o revolucionarias ? ¿ Rurales o urbanas ? ¿ Tienen un porvenir o hay que volver a crearlas ?

La prudencia incitó a un gran número de cooperativas a adoptar los principios de Rochdale tale y como están sintetizados en la ACI, pero estos principios no solucionan la cuestión esencial que es la de saber si "Cooperar es una alternativa en la vida o un medio de hacer negocios ." Las conclusiones del autor merecen que se les preste una gran atención. Son parte de la investigación que puso en evidencia el Sr. Laidlaw durante el XXVIIº Congreso de la ACI y, de cualquier manera, manifiestan una opción: la del autor.

La futurología será siempre un conjunto de sueños de los cuales algunos se vuelven realidad. No prolonguemos más este resumen, "The Search for Community" es un libro que hay que leer. (Disponible en inglés solamente)

DIE SUCHE NACH GEMEINSCHAFT – Dies ist eine vergleichende Studie über Genossenschaften, wie sie waren, bevor sie den Namen Genossenschaften benutzten, d.h. über die goldenen Zeiten, sowie die problematische Integration in die heutige Zeit und deren Anforderungen. Unter diesem Gesichtspunkt betrachten wir die Leistungen des genossenschaftlichen Geistes seit den klösterlichen Ursprüngen des Mittelalters bis hin zur Integration der heutigen Genossenschaften mit der Zielrichtung, wie wohl die Genossenschaften von morgen sein sollten.

Wenn auch nur kurz, soll der historische Überblick gegeben werden. Man geht von vier grundsätzlichen Strömungen aus: Liberaldemokratisch, marxistisch, sozialistisch und «Communalist».

Die Genossenschaften der liberalen, demokratischen Tradition räumen dem privaten Eigentum großen Raum ein und erwarten nur eine begrenzt persönliche Investition. Im marxistischen Modell geht man von der unbedingten Übernahme wirtschaftlicher Leitlinien – die häufig außerhalb der Genossenschaften definiert werden – aus. Das persönliche Haftungsvermögen ist nicht vorrangig. Diese beiden Strömungen dienen der Stärkung regionaler Genossenschaften im allgemeinen und sind somit nur ein anderer Weg, wirtschaftliche oder soziale Ergebnisse zu erzielen. Aus diesem Feld stammen viele Genossenschaften.

Die sozialistische Tradition entwickelt sich in einer kapitalistischen Umwelt, sei sie nun demokratisch oder nicht. Die Aktivitäten solcher Genossenschaften sind immer darauf gerichtet, alle Bereiche abzudecken unter Einbeziehung von Herstellung und Vertrieb. Zu erwähnen ist noch der «communalist» Type mit seiner charismatischen und allumfassenden Auffassung (hier ist eine Tendenz festzustellen, alle Bedarfe und Befürfnisse der Mitglieder zu befriedigen; sei es auf wirtschaftlichem, sozialen und auch im geistigen Bereich). Beide Ansprüche, dh. die sozialistische wie die «communalist» ist sehr von dem Ausmaß des persönlichen Engagements des Mitgliedes abhängig.

Die «communalist» Genossenschaften überleben aus eben diesem Grund, da sie sehr religiös, oftmals sektiererisch oder sozialpolitisch sind, also deutlicher gesagt, gegen das «establishment».

Zusammenfassend sollten wir folgendes festhalten: Sind die eigentlichen Genossenschaften solche mit Aktivitäten auf ganz bestimmten Gebieten oder sind es die Genossenschaften, die ein Höchstmaß unterschiedlicher Bedarfe decken? Gibt es feste allgemein gültige Vorstellungen oder nationale Erfordernisse? Sind Genossenschaften Gleichmacher oder demokratisch?

Sind sie unabhängig oder abhängig vom Staat? Evolutionär oder revolutionär? In den Städten oder auf dem Lande zu Haus? Haben sie eine Zukunft oder müssen sie reformiert werden, um zu überleben?

Klugerweise haben viele Genossenschafter die Rochdale-Prinzipien übernommen, die auch in den IGB eingeflossen sind, jedoch die Grundsatzfrage: «ist genossenschaftlich eine Lebenseinstellung oder ist es ein Mittel, um Geschäfte zu machen» ist noch nicht entschieden.

Die Schlußfolgerungen des Autors sollten beachtet werden! Vieles aus dem Bericht von Laidlaw, vorgelegt auf dem 28. IGB-Kongress, ist hier mit eingeflossen. Die Zukunft ist immer eine Fülle von Träumen, von denen manche in Erfüllung gehen.

Ich kann nur sagen «Die Suche nach Gemeinschaft» ist ein Buch, das man lesen sollte.

Co-operatives and Peace

This booklet is a slightly modified version of a lecture which Dr. Saxena delivered at the Co-op Institute at the Loyola University, Chicago, Illinois. Price: \$4.00.

In this publication Dr. Saxena discusses the role which co-operatives can play in promoting the cause of World Peace. At the international level the Movement has done precious little apart from adopting numerous Resolutions which are repetitive and devoid of practical significance. He analyses the reasons for these empty gestures and describes the contribution of one national movement. The movements at the national level are fragmented and Dr. Saxena suggests some conceptual and practical ways of building a coordinated initiative on Peace so that co-operative support to this vital issue is total, not partial. Peace should be introduced in the syllabi of co-operative schools and colleges and the relationship between co-operation in its specific and generic senses should

be studied and researched closely; experiences of recently set up Peace Academies and Conflict Resolution Institutes will be of help and Co-operative Colleges must establish active contacts with them.

But if the Co-operative Movement is to actively pursue its new role, its leaders must be sensitized to this issue; the movement's concerns need to be widened. This will require time; the induction of women and youth will, to some extent, help in sensitizing the co-operative movement to issues of Peace which have so far been regarded by it as extraneous.

For the first time we have here concrete suggestions about the role of co-operatives in the promotion of Peace.

LES COOPERATIVES ET LA PAIX – Quel rôle les coopératives peuvent-elles jouer en faveur de la paix ? Au niveau international, le mouvement n'a fait que peu ou produit seulement des déclarations sans efficacité pratique. Les raisons de ces lacunes sont étudiées ainsi que les contributions d'un mouvement national particulier. Les mouvements sont dispersés au niveau national, aussi l'auteur suggère-t-il des moyens pratiques afin que la contribution des coopératives en faveur de la paix cesse d'être partielle et devienne totale: Le programme des études coopératives devrait comporter une branche "Paix" et les relations coopératives dans ce qu'elles ont d'original et de spécifique devraient faire l'objet d'une étude détaillée. Les expériences de certaines nouvelles institutions d'études phénoénologiques sur la paix doivent être prises en compte. Les collèges coopératifs doivent se mettre en relation avec ces organismes.

Toutefois, si le mouvement s'engage dans cette voie, il faudra que ses dirigeants y soient sensibilisés et que l'éventail des objectifs des coopératives soit explicitement amplifié en conséquences. Du temps va être nécessaire, mais l'intégration des femmes et des jeunes contribuera à cette sensibilisation en faveur de la paix qui jusqu'alors semblait bien abstraite.

Ce document est une version légèrement revue d'un exposé présenté par l'ancien directeur de l'ACI, Mr. S.K. Saxena, à l'Institut coopératif de l'Université Loyola de Chicago.

LAS COOPERATIVAS Y LA PAZ – En esta publicación, el Dr. Saxena examina el importante papel que pueden desempeñar las cooperativas en la promoción de la causa por la Paz Mundial. A nivel internacional, el movimiento no ha hecho gran cosa aparte de adoptar numerosas resoluciones repetitivas y exentas de un resultado práctico. También analiza las razones de estas acciones desprovistas de contenido y describe la contribución que puede hacer un movimiento nacional. A nivel nacional, los movimientos están fragmentados y el Dr. Saxena sugiere algunas ideas y métodos prácticos para

edificar una iniciativa coordinada en favor de la paz con el fin de que el apoyo cooperativo en este problema vital no sea solamente parcial sino total. Se debe introducir el tema de la paz en el programa de las escuelas y colegios cooperativos así como estudiar e investigar la relación que existe entre la cooperación y sus sentidos específico y genérico. La experiencia de las recientes Academias para la Paz y de los Institutos para la Solución de Conflictos será de gran ayuda, por lo cual los colegios cooperativos deben establecer contactos diligentes con éstos.

Pero si el movimiento quiere llevar a cabo diligentemente su nueva función, sus líderes deberán sensibilizarse a esta cuestión; las preocupaciones del movimiento necesitan extenderse. Esto requiere tiempo; el introducir la participación de mujeres y jóvenes ayudará, hasta cierto punto, a sensibilizar el movimiento cooperativo a las cuestiones de Paz que había juzgado hasta hoy como externas.

Por la primera vez contamos con sugerencias concretas sobre el papel que deben desempeñar las cooperativas en la promoción por la paz.

Esta publicación es una versión un poco modificada de un Discurso que dio el Dr. Saxena en el Instituto Cooperativo de la Universidad de Loyola, en Chicago, Illinois. (Disponible en inglés solamente)

GENOSSENSCHAFTEN UND FRIEDEN – Welchen Friedensbeitrag können die Genossenschaften leisten? Auf internationaler Ebene ist die Bewegung noch kaum aktiv geworden oder hat sich mit der Abgabe von Erklärungen ohne praktischen Nutzen begnügt. Der Referent fragt nach den Gründen für dieses mangelnde Engagement und untersucht dann die Beiträge einzelstaatlicher Genossenschaften. Angesichts der Zersplitterung der Bewegungen auf nationaler Ebene schlägt der Referent praktische Schritte vor, damit sich der genossenschaftliche Beitrag zum Frieden von parteiischen Stellungnahmen weg zum umfassenden Engagement entwickelt: In das Studienprogramm der Genossenschaften sollte ein Themenbereich «Frieden» aufgenommen und die genossenschaftlichen Beziehungen auf ihren spezifischen, eigenständigen Beitrag hin untersucht werden. Dabei wären die Erfahrungen einer Reihe neuer Institutionen, die sich mit phänomenologischen Studien zum Frieden befassen, zu berücksichtigen. Die genossenschaftlichen Bildungs- und Forschungsstätten müssten mit den entsprechenden Organismen Kontakt aufnehmen.

Wenn die Bewegung diesen Weg einschlagen will, müssten ihre Führungskräfte für dieses Thema sensibilisiert und die Skala der genossenschaftlichen Zielsetzungen demgemäss expressis verbis erweitert werden. Das braucht Zeit, doch wird die Integration der Frauen und Jugendlichen ganz wesentlich zur Bewusstseinsbildung in Sachen Frieden, einem bisher eher abstrakten Thema, beitragen.

Diesem Text liegt eine leicht überarbeitete Fassung eines Referats zugrunde, das der frühere Direktor des IGB, S. K. Saxena, am Institut für Genossenschaftswesen der Loyola-Universität in Chicago gehalten hat.

The Woman Co-operator & Development

by Zakia Meghji, Ramadhan Meghji and Clement Kwayu; published by Maarifa Publishers, P.O. Box 73148, Nairobi, A5 125 pages.

While evaluating a project aimed at encouraging women to participate in co-operatives, the authors noticed that the participation of women in co-operatives was having a positive effect, not only on the livelihoods of the women themselves, but also on their families and the neighbouring community. There were, however, many constraints to wider and fuller participation of women in co-operatives. In most of the countries co-operatives had been adopted by policy as a major instrument for development and yet the women-folk, who account for about half the population, could not fully participate. The effect of this on development was bound to be significant. Convinced that wider and fuller participation would have a more desirable impact, the authors determined to compile more information on these issues in order to give scholars, co-operators and development practitioners a chronicle of factors necessary for successful participation of women in co-operative activities.

The authors see development as enhancing the capacity of people, both as individuals and communities, to regulate their own internal and external environment for their own good. Different factors that come into play are analysed. The position of women is examined in

both environmental and historical contexts. The role of co-operatives as tools of development is critically reviewed. Having raised the main issues pertaining to both women and development, the authors cite cases in which women have participated. Finally, an abstraction of factors that have hindered or enhanced participation of women in co-operatives is made, and suggestions for enhancement of fuller and wider participation are given.

The book covers Eastern, Central and Southern Africa, with cases drawn from Kenya, Tanzania, Zambia, Lesotho, Swaziland and Botswana.

The authors have rich backgrounds in the co-operative movement. Zakia Meghji is the officer in charge of Women and Youth programmes at the International Co-operative Alliance Regional Office for East, Central and Southern Africa. Ramadhan Meghji, an economist, is the co-ordinator of the North-South programme between the University of York, Canada, and the Co-operative College, Moshi. Clement Kwayu, a managing consultant with the Tanzanian based BUMACO LTD., is a former lecturer at the Co-operative College Moshi. He has done extensive work with co-operatives in East, Central and Southern Africa.

COOPERATRICES ET DEVELOPMENT – En encourageant la participation des femmes aux coopératives, les auteurs ont pris conscience des effets positifs d'une telle option, non seulement sur la femme elle-même, mais aussi sur sa famille et ses voisins. Alors que dans plusieurs pays les coopératives sont devenu l'un des principaux instruments du développement, il y existe encore de nombreux obstacles faits à la participation des femmes. Cette situation a des répercussions sur le développement. Les auteurs se sont donc informés afin de fournir une documentation sur les conditions qui permettraient de promouvoir une telle participation.

*Un des buts du développement, c'est de permettre aux individus et aux collectivités d'influencer leur contexte. L'ouvrage étudie la situation de la femme dans cette optique. Il passe au crible l'action des coopératives en mettant en regard les problèmes du développement et ceux de la femme. Des cas d'es-
pèce concernant la Tanzanie, le Kenya, la Zambie, le Lesotho, le Swaziland et le Botswana, sont pré-
sentés avant que soit étudié ce qui a favorisé ou, au contraire, nui à la participation féminine. On pro-
pose ensuite de solutions.*

*Particulièrement compétents pour un tel travail à cause de leur formation et leurs activités actuelles,
les auteurs sont de la région dont ils parlent. (L'ouvrage n'existe qu'en anglais)*

*LA MUJER COOPERADORA Y EL DESARROLLO – Durante la evaluación de un proyecto cuyo ob-
jetivo era el de alentar las mujeres a participar en las cooperativas, los autores del proyecto notaron
que la participación de las mujeres en las cooperativas tuvo un efecto positivo, no sólo en la vida de
las mujeres mismas sino también en la de sus familias y en la de la comunidad. Sin embargo, hubo
muchas restricciones para que las mujeres participaran plena y más extensamente en las cooperativas.
En la mayoría de los países, la política ha sido la de adoptar las cooperativas como uno de los instru-
mentos más importantes del desarrollo, empero la población femenina que representa la mitad de la
población, no podía participar completamente. El efecto que tuvo esta situación en el desarrollo resultó
ser importante. Convencidos de que una participación completa y más extensa tendría el impacto an-
helado, los autores decidieron recopilar más informaciones sobre estos problemas para una crónica
de factores necesaria, dirigida a doctos, cooperadores y a expertos en desarrollo con el fin de alcanzar
con éxito, la participación de las mujeres en las actividades cooperativas.*

*Los autores ven el desarrollo como la exaltación de la capacidad de la gente, como individuos y
como comunidades, lo que permite regular el medio ambiente interno y externo para su propio bien.
Analizan los diferentes factores que entran en consideración. La posición de la mujer está examinada
en los contextos histórico y del medio ambiente. También examinan de manera crítica la función de
las cooperativas como instrumentos del desarrollo. Una vez citadas las cuestiones más importantes
con respecto a las mujeres y al desarrollo, los autores nos dan algunos ejemplos de casos en donde
las mujeres han participado. Finalmente hacen una abstracción de los factores que han impedido o
permitido la participación de las mujeres en las cooperativas y dan sugerencias para ponderar una par-
ticipación más completa y extensa.*

*El libro abarca las regiones de Africa Oriental, Central y del Sur con ejemplos provenientes de Kenia,
Tanzania, Zambia, Lesotho, Swaziland y Botswana.*

*Los autores tienen una excelente experiencia en el movimiento cooperativo. Zakia Meghji es el fun-
cionario encargado de los programas de las mujeres y de los jóvenes en la Oficina Regional de la
Alianza Cooperativa Internacional para Africa Oriental, Central y del Sur. Ramadhan Meghji, econo-
mista, es el coordinador del programa Norte-Sur entre la Universidad de York en Canadá y el Colegio
Cooperativo en Moshi. Clement Kwayu, asesor administrativo de la BUMACO Ltd. de Tanzania, es
un ex-lector del Colegio Cooperativo de Moshi, que ha hecho trabajos extensos en colaboración con
las cooperativas de Africa oriental, Central y del Sur. (Disponible en inglés solamente)*

*GENOSSENSCHAFTSFRAUEN UND ENTWICKLUNG – Bei der Evaluierung eines Projekts, das auf
die stärkere Mitwirkung von Frauen im Genossenschaftswesen abhob, stellten die Verfasser fest, dass
sich die Mitarbeit von Frauen in Genossenschaften nicht nur auf ihren eigenen Lebensunterhalt, son-
dern auch den ihrer Familien und der jeweiligen Gemeinschaft positiv auswirkte. Einer weitergehen-
den, umfassenderen Beteiligung von Frauen an Genossenschaften standen jedoch zahlreiche Be-
schränkungen entgegen. In den meisten Ländern waren Genossenschaften aufgrund politischer Über-
legungen als zentrales Instrument der Entwicklungsförderung eingeführt worden, ohne dass den
Frauen, die über die Hälfte der Bevölkerung ausmachen, die Möglichkeit zu voller Mitarbeit eingeräumt
worden wäre. Dieser Tatbestand musste sich nachhaltig auf die Entwicklung selbst auswirken. Über-
zeugt, dass der erwünschte entwicklungsfördernde Effekt eher durch eine umfassendere, breitere Mit-
wirkung zu erzielen sei, beschlossen die Verfasser, weiteres Informationsmaterial zusammenzutragen,
um Wissenschaftlern, Genossenschaftlern und Praktikern des Entwicklungswesens eine Übersicht über
jene Faktoren an die Hand zu geben, die für eine erfolgreiche Beteiligung von Frauen an genossen-
schaftlichen Aktivitäten unerlässlich sind.*

Nach Auffassung der Verfasser wird die Fähigkeit des einzelnen wie der Gemeinschaft, die innere und äussere Umwelt zu ihrem eigenen Wohl zu gestalten, durch Entwicklung gefördert. Deshalb werden verschiedene, an diesem Prozess beteiligte Faktoren untersucht, so die Stellung der Frau im Kontext von Umwelt und Geschichte. Die Rolle der Genossenschaften als Entwicklungsträger wird kritisch hinterfragt. Nach Abhandlung der wichtigsten Fragenkreise zum Thema Frauen und Entwicklung stellen die Verfasser Beispiele für eine aktive Mitarbeit von Frauen vor. Abschliessend werden die Faktoren, die sich hindernd oder fördernd auf die Partizipation von Frauen im Genossenschaftswesen auswirken, aufgelistet und ihnen Vorschläge zur Verwirklichung einer umfassenderen, breiteren Mitarbeit gegenübergestellt.

In dem Buch werden Ost-, Zentral- und das südliche Afrika behandelt; die angeführten Beispiele stammen aus Kenia, Tansania, Zambia, Lesotho, Swasiland und Botswana.

Die Verfasser sind mit der Genossenschaftsbewegung bestens vertraut. Als leitender Mitarbeiter des Internationalen Genossenschaftsbundess ist Zakia Meghji beim IGB-Regionalbüro für Ost-, Zentral- und das südliche Afrika für Frauen- und Jugendprogramme verantwortlich. Der Volkswirtschaftler Ramadhan Meghji ist mit der Koordinierung des Nord-Süd-Programms zwischen der Universität York, Kanada, und dem Genossenschafts-College in Moshi betraut. Clement Kwayu, leitender Unternehmensberater der BUMACO Ltd. mit Sitz in Tansania, war Dozent am Genossenschafts-College in Moshi. Er hat ferner intensiv mit Genossenschaften in Ost-, Zentral- und im südlichen Afrika zusammengearbeitet.

The Pit Village and the Store

by Linda McCulloch Thew. Published by Pluto Press with the Co-operative Union
A4 226 pages. £4.95.

This is a charmingly written book giving an insight into life in the industrial North of England during the early 20th century – a way of life which is rapidly declining together with its values... hard work, honesty, good manners, respect for elders.

The author grew up in Ashington, a mining village in Northumberland. Village life revolved around the family, church, school, the pit and the Co-operative Store. "The Pit Village and the Store" emphasizes the important role which the co-operative played in the lives of the people of Ashington:

"Allegiance to the church might waver, schools change, our stay in various houses be short-lived, work at the

pit be unpredictable, but our attitude to the store was steadfast. It claimed our whole-hearted fealty and esteem."

Linda McCulloch Thew left school at 14 to work in the co-operative store, the most coveted job in the village. In her book she writes about work at the store, the Guild, Sunday school, the store classes and the scholarships she won to the Co-op summer school.

During the war the author joined the Auxiliary Territorial Service of the Civil Defence Corps and was later transferred to the Army Education Corps. She subsequently took a teachers' training course in Newcastle and, after a career in teaching and counselling, finally turned to full-time writing.

UN VILLAGE MINIER ET SON MAGASIN – C'est un livre agréable à lire où il est question d'Ashington, un village anglais au début du siècle, et d'une forme de vie qui tend à disparaître et dont les valeurs étaient le travail assidu, l'honnêteté, les bonnes manières et le respect des aînés. Les centres sociaux des habitants du village étaient leur foyer, l'église, l'école, la mine et la coopérative qui jouait un rôle de premier plan. On pouvait ne pas être assidu à l'église, changer d'école, déménager et vivre les aléas professionnels des mineurs, mais on restait fidèle au magasin.

A 14 ans l'auteur devient employée de la coopérative, le poste le plus convoité du village. Elle parle de ce qu'elle y a vécu, de l'association des coopératrices, de l'école du dimanche et de l'appui obtenu pour participer à l'école d'été de la coopérative.

Pendant la guerre, elle fit partie de la défense civile puis du service d'éducation de l'armée. Elle étudia ensuite pour devenir enseignante et devint enfin écrivain à plein temps. (L'ouvrage n'existe qu'en anglais)

EL PUEBLO MINERO Y LA TIENDA – Este cautivante libro nos introduce en la vida industrial del norte de Inglaterra a principios del siglo XX – un modo de vida en rápida decadencia junto con sus valores... trabajo duro, honestidad, buenos modales, respeto por los mayores.

La escritora creció en Ashington, pueblo minero de Northumberland. La vida del pueblo giraba alrededor de la familia, la iglesia, la escuela, la mina y la tienda cooperativa. "El pueblo minero y la tienda" hace resaltar el importante papel que desempeña la cooperativa en la vida del pueblo de Ashington:

"La lealtad a la iglesia podía vacilar, las escuelas cambiar, nuestra estancia en diversas casas podía ser corta, el trabajo en la mina imprevisible, pero nuestra actitud hacia la tienda se mantenía firme. Reclamaba toda nuestra fidelidad y estima".

Linda McCullough Thew dejó la escuela a la edad de 14 años para trabajar en la tienda cooperativa, que era el puesto de trabajo más codiciado en el pueblo. En su libro habla del trabajo en la tienda, del gremio, de la escuela dominical, de las clases de la tienda y de la beca que ganó para ir a la cooperativa escolar de verano.

Durante la guerra, la escritora se unió al Servicio Territorial Auxiliar del Cuerpo de Defensa Civil y más tarde fué transferida al Cuerpo de Educación Militar. Subsecuentemente siguió un curso de capacitación para profesores en Newcastle y, después de haber hecho carrera en la enseñanza y como consejera, se volvió finalmente escritora a tiempo completo. (disponible en inglés solamente)

DAS BERGBAUDORF UND DER LADEN – Das liebenswerte Buch versetzt den Leser in den industriellen Norden Englands zu Anfang des 20. Jh.s und macht ihn mit einer Lebensweise vertraut, die, ebenso wie die Werte, die sie prägten – harte Arbeit, Ehrlichkeit, gute Manieren und Achtung vor dem Alter –, zusehends an Boden verliert.

Die Verfasserin ist in Ashington, einem Bergbaudorf in Northumberland, aufgewachsen. Das dörfliche Leben drehte sich um Familie, Kirche, Schule, die Zeche und den Konsumladen. Das Buch macht deutlich, welche zentrale Rolle die Genossenschaft im Leben der Bewohner von Ashington spielte:

«Mochten wir in unserer Kirchentreu wandern, mochten Schulen kommen und gehen, die Zeit, die wir in verschiedenen Häusern wohnten, befristet sein und die Arbeit in der Zeche noch so unsicher, unsere Einstellung zum Konsum dagegen war unerschütterlich. Er verlangte unsere ungeteilte Treue und Achtung.»

Linda McCullough Thew verließ die Schule im Alter von 14 Jahren, um im Konsum die begehrteste Stelle des Dorfes anzutreten. In ihrem Buch erzählt sie von der Arbeit im Laden, von der «Gilde» – dem Verein der Genossenschaftsfrauen –, der Sonntagsschule, den Konsumklassen und den Stipendien, die sie in der genossenschaftlichen Sonderschule erwarb.

Im Krieg trat die Verfasserin in die territoriale Hilfstruppe des zivilen Verteidigungskorps ein und wurde später für Bildungsaufgaben beim Army Educational Corps eingesetzt. Nach ihrer Lehrerinnen-42 Ausbildung in Newcastle begann ihre Laufbahn im Unterrichts- und Beratungswesen, bevor sie sich schließlich ganz der Schriftstellerei zuwandte.

**Review
Revista
Rundschau
Revue
РЕВЬЮ**



Volume 79 No 2 1986

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МЕЖАНАРОДНАЯ КООПЕРАТИВНАЯ ИНФОРМАЦИЯ

COOPERATIVE INTERNATIONALE
COOPERATIVA INTERNACIONAL

INFORMATION

INTERNATIONAL CO-OPERATIVE
INTERNATIONALE GENOSSENSCHAFTLICHE

Volume 79 No 2 1986

The official organ of the International Co-operative Alliance

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**MESSAGE OF THE ICA ON THE
OCCASION OF THE 64TH INTERNATIONAL CO-OPERATIVE DAY
Saturday, July 5th, 1986**

International Co-operative Day was first celebrated on 7th July 1923 to strengthen the unity of the Alliance and as a means of publicizing the co-operative movement worldwide.

The world is passing through a difficult period. Co-operatives in various countries face grave problems. We can be encouraged, however, by the fact that co-operatives of the world have persisted despite two world wars, various lesser conflicts, and the depressions of this century. In fact, they have more than persisted, they have grown both in size and in the scope and variety of ways they are used by their members.

Today, on this 64th Co-operative Day, ICA calls upon its 500,000,000 members worldwide to manifest their confidence in their co-operatives to help them improve their lives and help the world achieve lasting peace.

La première célébration de la Journée de la Coopération Internationale a eu lieu le 7 juillet 1923 afin de renforcer l'unité de l'Alliance et également comme moyen de promouvoir le mouvement coopératif de par le monde.

Nous traversons une période difficile. Les coopératives de divers pays affrontent de graves problèmes. Cependant, nous pouvons être encouragés par la ténacité des coopératives, qui, malgré deux guerres mondiales, d'autres conflits ainsi que la dépression économique de ce siècle, n'ont cessé de prospérer. En fait, elles ont plus que persisté, elles se sont accrues non seulement en importance, mais également dans différents domaines et dans la variété des services offerts à ses membres.

Aujourd'hui, à l'occasion de la 64^{ème} Journée de la Coopération Internationale, l'ACI fait appel à ses 500.000.000 membres de par le monde pour témoigner leur confiance dans leurs coopératives qui les aident à améliorer leurs existences et contribuent à atteindre une paix durable.

Der Internationale Tag der Genossenschaften wurde das erste Mal am 7. Juli 1923 gefeiert, um die Einheit des Bundes zu stärken und um die Genossenschaftsbewegung weltweit bekannt zu machen.

Die Welt in einer schwierigen Zeit. Genossenschaften in manchen Teilen der Welt haben schwerwiegende Probleme. Wir sollten indessen ermutigt sein durch die Tatsache, dass Genossenschaften der Welt zwei Weltkriege überstanden haben, mehrere weniger gravierende Konflikte und die Depressionen dieses Jahrhunderts überlebt haben. In der Tat und Wahrheit haben sie mehr als überlebt, sie sind grösser geworden, sowohl im Umfang, als auch in ihren Zielen und Vielfalt, zunutzen ihrer Mitglieder.

Heute, am 64. Tag der Genossenschaften, gelangt der IGB an seine 500 Millionen Mitglieder in der ganzen Welt, damit sie ihr Vertrauen in ihre Genossenschaften bezeugen, um ihre Lebensbedingungen zu verbessern und der Welt helfen dauernden Frieden zu erlangen.

El día Internacional de la Cooperación fue celebrado por primera vez el 7 de Julio de 1923 con el fin de fortalecer la unidad de la Alianza y para promover el movimiento cooperativista a través del mundo.

Estamos atravesando un período difícil. Las cooperativas de diversos países hacen frente a graves problemas. No obstante, podemos tener ánimo por la tenacidad de las cooperativas que pesar de dos guerras mundiales, varios conflictos y la depresión económica de este siglo no han dejado de prosperar. En realidad han hecho más que persistir, se han acrecentado no solo en importancia pero igualmente en diferentes campos en la variedad de los servicios a sus miembros.

Hoy, en la ocasión del 64° día de la Cooperación Internacional, la ACI hace un llamamiento a sus 500.000.000 miembros a través del mundo para manifestar su confianza en sus cooperativas por las cuales han encontrado un medio de mejorar sus existencias y de contribuir a una paz duradera.

OBITUARY



Mr Elli ANANGISYE

It is with profound sorrow that we announce the death of Mr. Elli Anangisye, Director of ICA's Regional office for East, Central and Southern Africa.

Mr. Anangisye passed away on June 3rd and was buried at Tukuyu in his home area of Mbeya on Friday, 6th June.

Messages expressing grief and shock were sent to ICA from co-operative leaders around the world.

We convey our sincere condolences and sense of loss to Mr. Anangisye's family, the regional office staff and co-operators everywhere for the loss of our friend and fellow co-operator.

NECROLOGIE

C'est avec une profonde tristesse que nous devons annoncer le décès de Monsieur Elli Anangisye, Directeur du Bureau Régional de l'ACI pour l'Afrique orientale, centrale et australe.

M. Anangisye est décédé le 3 juin dernier et a été inhumé à Tukuyu dans sa province natale de Mbeya le vendredi 6 juin.

Des messages de chagrin et d'émotion ont été adressés à l'ACI de la part de dirigeants coopératifs du monde entier.

Nous présentons nos sincères condoléances à la famille de M. Anangisye, au personnel du bureau régional et aux coopérateurs de par le monde pour la perte de notre ami et collègue coopérateur.

TRAUERBOTSCHAFT

Es ist mit tiefer Erschütterung, dass wir das den Hinschied von Herrn Elli Anangisye, Direktor des IGB Regionalbüros für Ost- Zentral- und Südafrika, melden

Herr Anangisye ist am 3. Juni verstorben und ist in Tukuyu, in seinen Wohngebiet von Mbeya am Freitag, 6. Juni, beerdigt worden.

Beileidsschreiben, Trauer und Erschütterung ausdrückend, sind an die Adresse des IGB seitens der genossenschaftlichen führenden Persönlichkeiten rund um die Welt angelangt.

Wir drücken unser herzlichstes Beileid für das Personal des Regionalbüros und Genossenschaften überall wegen dieses grossen Verlustes unseres Kollegen und genossenschaftlichen Freundes aus.

NECROLOGÍA

Es con una profunda tristeza que tenemos qze anunciarles el fallecimiento del Sr. Elli Anangisye, Director de la Oficina Regional de la ACI para el Africa oriental, central y austral.

El Sr. Anangisye fallecio el pasado 3 de junio y ha sido inhumado en Tkuyo en su provioncia natal de Mbeya el viernes 6 de junio.

Mensajes de tristeza y de emoción han sido dirigidos a la ACI de parte de dirijentes cooperativos de todo el mundo.

Acompañamos en su sentimiento a la familia del Sr. Anangisye, al personal de la oficina regional y a todos los cooperadores a traves del mundo.

The President's Message for 1986

Co-operative Democracy and Violence

– I was sitting next to a member of our staff during lunch – Martha McCabe. It was at one of my regular visits to Geneva and just after the murder of Olof Palme, the Swedish Prime Minister and my old-time friend.

We compared. She had been at Vienna Airport in December and seen the handgrenades thrown at the crowd waiting at El-Al check-in. She said it was like watching pitchers at a baseball game back home. After running in the wild shooting, the nightmare was there. Life changed.

I told her of Stockholm. The newspaper arrived at 06:00. It's front-page had the portrait of a friend in a black frame. The tears and no words uttered for almost two hours at home. Then the walks in the city and the silence. The flowers thrown where the murder took place.

We compared and understood others. Our time includes a lot of violence. It is there in the Third World. It is equally there in the countries where political, economic and social stability is supposed to prevail.

We spoke of democracy, co-operatives and the chances for the good forces in mankind to conquer evil.

Indira Gandhi, Ronald Reagan, Olof Palme and all the others are products of a system based on the consent of the people. We may or may not like the results of democracy, but we know of nothing better.

They were attacked when they moved among the people – when they were not surrounded by Secret Service



men or kept in custody. Democracy needs an open society but then has to pay a price. The question is whether it is worth it. Another question is whether we can live without it.

To me the work of co-operatives is a part of the ongoing, continuous fight between good and evil. To me, co-operators should never give in, never capitulate to the evil forces. In the longer perspective, capitulation to terror, to evil, is a disaster.

Many thoughts have come to me in the message of the murder of a friend. What seems essential is loyalty to the cause we fought for – a better world, a world in peace that can take away poverty, injustice and inequality.

I thank all of you who sent me and my countrymen a message of condolence and support in our moment of grief. We understand better than before that there is just one world.

Lars Marcus

COOPÉRATIVES, DÉMOCRATIE ET VIOLENCE – Au déjeuner, j'étais assis à côté d'une de nos collaboratrices, Martha McCabe. C'était lors d'une de mes visites régulières à Genève, juste après le meurtre d'Olof Palme, le premier ministre suédois, un vieil ami à moi.

Nous faisons des comparaisons. Elle était présente à l'aéroport de Vienne en décembre; elle avait vu lancer les grenades dans la foule qui attendait devant le comptoir d'enregistrement d'El-Al. Elle me dit qu'elle avait eu l'impression d'observer les lanceurs dans une partie de base-ball dans son pays. Après la course sous une pluie de projectiles, ce fut le cauchemar. La vie avait changé.

Moi, je lui parlai de Stockholm. Les journaux sortirent à 6 heures. En première page, il y avait le portrait d'un ami dans un cadre noir. Des larmes, pas un mot pendant près de deux heures. Puis, les allées et venues en ville, le silence. Les fleurs, jetées à l'endroit où le meurtre avait été perpétré.

Nous faisons des comparaisons et nous nous comprenons mieux. Notre époque comporte une bonne dose de violence. Elle est présente dans le Tiers Monde. Elle est également présente dans les pays où les conditions politiques, économiques et sociales sont censées être stables.

Nous parlions de démocratie, de coopératives et des chances qu'ont les forces du bien dans l'homme de l'emporter sur le mal.

Indira Gandhi, Ronald Reagan, Olof Palme et tous les autres sont les produits d'un système basé sur le consensus de la population. Que nous aimions ou non les conséquences de la démocratie, nous ne connaissons rien de mieux.

Ils ont été attaqués au moment où ils allaient se mêler à la foule, quand ils n'étaient pas entourés des hommes du service secret ni gardés en lieu sûr. La démocratie présuppose une société ouverte et doit, par conséquent, payer le prix. La question est de savoir si le jeu en vaut la chandelle. Une autre question est de savoir si nous pouvons faire sans elle.

Pour ma part, je considère que l'activité des coopératives s'inscrit dans le combat continu, permanent entre le bien et le mal. Les coopérateurs ne devraient jamais céder, ne jamais capituler devant les forces du mal. A plus long terme, la capitulation devant la terreur équivaut à un véritable désastre.

La nouvelle du meurtre d'un ami a suscité en moi toutes sortes de réflexions. Ce qui me paraît primordial, c'est la loyauté à l'égard de la cause que nous défendons: un monde meilleur, un monde de paix où la pauvreté, l'injustice et l'inégalité n'auront plus cours.

Je remercie tous ceux d'entre vous qui, dans un moment douloureux, m'ont envoyé, à moi et à mes compatriotes, un message de condoléances et de sympathie. Nous comprenons mieux désormais qu'il n'y a qu'un seul monde.

Lars Marcus, Président de l'ACI

GENOSSENSCHAFTEN, DEMOKRATIE UND GEWALT – Beim Lunch sass ich neben einer unserer Mitarbeiterinnen, Martha McCabe. Es war bei einem meiner regelmässigen Besuche in Genf, kurz nach dem Mord an Olof Palme, dem schwedischen Premierminister, meinem langjährigen Freund.

Wir stellten Vergleiche an. Sie war im Dezember am Wiener Flughafen gewesen und hatte gesehen, wie die Handgranaten in die Menge geworfen wurden, die an der El-Al-Abfertigung wartete. Es machte auf sie den Eindruck, als beobachtete sie die Werfer beim Baseball-Spiel daheim. Nach der wilden Schiesserei war der Alptraum da. Das Leben war nicht mehr dasselbe.

Ich berichtete aus Stockholm. Die Zeitungen kamen um 6 Uhr heraus. Auf der Titelseite war, schwarzumrandet, das Bild eines Freundes zu sehen. Tränen und fast zwei Stunden ohne Worte zu Hause. Dann Gänge in die Stadt, Schweigen. Blumen, die am Ort der Ermordung niedergelegt wurden.

Wir stellten Vergleiche an und verstanden noch anderes. Unsere Zeit ist voller Gewalt. Es gibt sie in der Dritten Welt. Aber es gibt sie auch in Ländern, die in politischer, wirtschaftlicher und sozialer Hinsicht als stabil gelten.

Wir sprachen über Demokratie, Genossenschaften und darüber, welche Chance die guten Kräfte im Menschen haben, das Böse zu besiegen.

Indira Gandhi, Ronald Reagan, Olof Palme, und wie sie alle heißen mögen, sind Produkte eines Systems, das auf dem Konsens der Bevölkerung gründet. Wir mögen mit den Ergebnissen der Demokratie einverstanden sein oder nicht, doch kennen wir kein System, das besser wäre.

Sie wurden angegriffen, als sie sich unter die Menge mischten, als sie nicht von Sicherheitsbeamten umgeben, nicht bewacht waren. Die Demokratie setzt eine offene Gesellschaft voraus, muss allerdings den Preis dafür zahlen. Es fragt sich, ob sich das lohnt. Eine andere Frage ist es, ob wir auf sie verzichten können.

Für mich ist die genossenschaftliche Arbeit Teil jenes unablässigen, ständigen Kampfes zwischen Gut und Böse. Ich meine, dass Genossenschaftler niemals aufgeben sollten, nie vor den Mächten des Bösen kapitulieren sollten. Langfristig ist die Kapitulation vor Terror als Ausdruck des Bösen eine Katastrophe.

Die Nachricht vom Tod eines Freundes hat viele Gedanken in mir aufgerührt. Was mir wesentlich erscheint, ist Loyalität der Sache gegenüber, für die wir gekämpft haben – eine bessere Welt, eine Welt des Friedens, in der Armut, Ungerechtigkeit und Ungleichheit überwunden werden.

Ich danke allen, die mir und meinen Landsleuten in einer Stunde der Trauer ein Wort des Beileids und der Anteilnahme gesagt haben. Besser als zuvor verstehen wir, dass es eine Welt ist, in der wir leben.

Lars Marcus, Präsident des IGB

LAS COOPERATIVAS, LA DEMOCRACIA Y LA VIOLENCIA – Estaba sentado junto a uno de los miembros de nuestro personal durante el almuerzo, la Sra. Martha McCabe. Fue en una de las visitas que hago regularmente a Ginebra y precisamente después del asesinato del Sr. Olof Palme, primer Ministro de Suecia y mi amigo de antaño.

Nos pusimos a comparar. Ella había estado en el aeropuerto de Viena en diciembre, y había visto como lanzaban las granadas de mano hacia la gente que esperaba en el mostrador de EL-AL. Me dijo que fue como ver a los lanzadores en un partido de beisbol de su país. Después de correr en el tiroteo salvaje, la pesadilla empezó. La vida cambió.

Yo le conté lo de Estocolmo. El periódico llegó a las 6:00. En primera plana había el retrato de un amigo dentro de un marco negro. En la casa se derramaron lágrimas y no palabras durante casi dos horas. Siguieron los paseos en la ciudad y el silencio. Las flores tiradas en donde se llevó a cabo el asesinato.

Comparamos y entendimos a otros. Nuestra época incluye mucha violencia. Esta violencia se encuentra en el Tercer Mundo. Se encuentra igualmente en los países en donde se supone que prevalece la estabilidad política, económica y social.

Hablamos de democracia, de cooperativas y de las posibilidades que tienen las fuerzas del bien de la humanidad para vencer el mal.

Indira Gandhi, Ronald Reagan, Olof Palme y todos los demás son el producto de un sistema basado en el consentimiento del pueblo. Pueden o no gustarnos los resultados de la democracia, pero no conocemos nada mejor.

Fueron atacados cuando caminaban entre el pueblo – cuando no estaban rodeados de hombres del Servicio Secreto o bajo custodia. La democracia necesita una sociedad abierta pero tiene entonces que pagar un precio. La cuestión es saber si ésta vale la pena. Otra cuestión es saber si podemos vivir sin ella.

Para mí el trabajo de las cooperativas es parte de la lucha progresiva y continua entre el bien y el mal. Para mí, los cooperadores nunca deben ceder, nunca capitular frente a las fuerzas del mal. A largo plazo, la capitulación frente al terror, frente al mal, sería un desastre.

Muchos pensamientos me han venido en mente con el mensaje de la muerte de un amigo. Lo que parece esencial es la lealtad a la causa por la que se lucha: un mundo mejor, un mundo de paz que elimine la pobreza, la injusticia y la desigualdad.

Agradezco a todos aquellos que enviaron a mí y a mis compatriotas su sentido pésame y un mensaje de apoyo moral en nuestro momento de pena. Ahora entendemos mejor que antes que sólo hay un mundo.

Lars Marcus, Presidente de la ACI

ICA EXHIBITION

Dear Readers,

The ICA is preparing an exhibition on the history of the international co-operative movement for the next Central Committee meeting which will take place in Basel in October of this year.

In order to make this exhibition a success, we need your help.

If you have any materials on the activities of the ICA and its members (photos, reports, publications, posters, etc.) could you please lend them to us.

Needless to say, they will be returned to you in perfect condition immediately after the meeting.

However, if you have copies which you would like to donate to the ICA library, we would be more than grateful.

We thank you, in advance, for helping to make this exhibition an outstanding success.

Documentation Service

Chers Lecteurs,

L'ACI prépare actuellement une exposition sur l'histoire du mouvement coopératif international pour la réunion du Comité Central qui aura lieu à Bâle en octobre prochain.

Afin d'assurer le plus grand succès à cette manifestation, nous nous permettons de faire appel à vous.

Si vous possédez tout genre de matériel sur les activités de l'ACI et de ses membres, tels que photographies, rapports, publications, posters, etc., pourriez-vous les mettre à notre disposition?

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D'avance nous vous remercions de votre aimable collaboration, et vous adressons, chers Lecteurs, nos salutations coopératives.

Service de la Documentation

Estimados Lectores:

La ACI prepara actualmente una exposición sobre el historico del movimiento cooperativo internacional para presentarla en la reunion del Comite Central que tendra lugar en Basilea durante el proximo mes de Octubre.

Con el fin de asegurar un gran exito a dicha manifestación nos permitimos dirigirnos a Vd. para solicitar su ayuda.

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Les agradecemos en adelante por su cooperación y les saludamos muy atentamente.

Servicio de Documentación

Liebe Leser,

Der IGB bereitet eine Ausstellung über die Geschichte der internationalen genossenschaftlichen Bewegung anlässlich der im Oktober dieses Jahres in Basel stattfindenden Sitzung des Zentralvorstandes vor.

Um dieser Ausstellung einen Erfolg sichern zu können, brauchen wir Ihre Hilfe.

Falls Sie irgendwelche Materialien über die Aktivitäten des IGB und deren Mitgliederorganisationen hätten (Fotos, Berichte, Publikationen, Plakate, usw.) wären wir ihnen dankbar, wenn Sie uns diese leihen könnten.

Es ist überflüssig zu sagen, dass sie ihnen im vollkommenen Zustand unmittelbar nach Beendigung der Sitzung an Ihre Adresse zurückgesandt werden.

Wenn Sie jedoch solche Exemplare hätten, die Sie der IGB-Bibliothek spenden möchten, wären wir Ihnen mehr als dankbar.

Gestatten Sie uns Ihnen unseren Dank im Voraus dafür auszudrücken, dass sie uns helfen, damit diese Ausstellung erfolgreich abgewickelt werden kann.

Materialien Dokumentationsdienst

Members of the Executive

Mr. S. IWAMOCHI

Mr. Shizuma Iwamochi was elected President of the Central Union of Agricultural Co-operatives (ZENCHU) on July 10, 1981 and after completing a three year term he was re-elected for a second term in July 1984.

Born on February 25, 1919, Mr. Iwamochi began his career in the co-operative movement in 1948 as head of the Gomyojin Agricultural Co-operative Society. In 1974 Gomyojin Agricultural Co-operative Society was merged with three societies in neighbouring areas to become Shizukuishi Agricultural Co-operative Society. Mr. Iwamochi has been the head of this organization ever since. At present the Shizukuishi Society has a total membership of approximately 2,300.

In June 1969, Mr. Iwamochi assumed the presidency of the Iwate Prefectural Union of Agricultural Cooperatives and also served concurrently as ZENCHU vice president from March 1974. In June 1975 he became president of four prefectural level organizations of agricultural co-operatives; Iwate Prefectural Union, Credit Federation, Economic Federation and Mutual Insurance Federation of Agricultural Co-operatives.



In April 1974 he headed the National Rice Policy Improvement Committee of Agricultural Cooperatives and led the legislative activities of the agricultural co-operative movement, demanding better government policies regarding rice and wheat, including a boost in the producer's price of rice, which is the most important crop for the nation's farming population.

In the latter half of the 1970s the situation of agriculture in the country became severer, and Iwamochi played a leading role in safeguarding the livelihood and activities of about five million farm households across the country.

Mr. Iwamochi has a son and two daughters and he lives in Shizukuishi town, Iwate Prefecture.

Shizuma Iwamochi a été élu à la présidence de l'Union Centrale des Coopératives Agricoles (ZEN-CHU) le 10 juillet 1981; après trois ans d'activité, il a vu son mandat renouvelé en juin 1984.

Né le 25 février 1919, M. Iwamochi commença sa carrière à la tête de la Société Coopérative Agricole de Gomyojin. En 1974, cette société fusionna avec trois sociétés de régions voisines, pour former la Société Coopérative Agricole de Shizukuishi, placée depuis sous la direction de M. Iwamochi. Actuellement, la société de Shizukuishi compte environ 2 300 membres.

En juin 1969, M. Iwamochi prit la présidence de l'Union des Coopératives Agricoles de la Préfecture d'Iwata; depuis mars 1974, il occupe également le siège de vice-président de la ZENCHU. En juin 1975, il a été nommé président de quatre organisations coopératives au niveau préfectoral, à savoir l'Union Préfectorale, la Fédération des Crédits, la Fédération Economique et la Fédération des Mutuelles des Coopératives Agricoles de la Préfecture d'Iwata.

En avril 1974, il présida le Comité pour la promotion d'une politique nationale du riz, comité mis sur pied par les coopératives agricoles et chargé d'intervenir auprès du gouvernement en faveur d'une meilleure politique du riz et du blé, notamment en ce qui concerne le relèvement des prix des producteurs; le riz étant la récolte la plus importante pour la population agricole du pays.

Lorsque au cours de la deuxième moitié de la décade 1970-1980, la situation de l'agriculture du pays se détériora, M. Iwamochi a joué un rôle de premier plan pour sauvegarder l'existence et l'activité de plus de cinq millions de ménages agricoles à travers le pays.

M. Iwamochi a un fils et deux filles; il vit dans la ville de Shizukuishi, située dans la Préfecture d'Iwata.

Shizuma Iwamochi wurde am 10. Juli 1981 zum Vorsitzenden des Zentralverbandes landwirtschaftlicher Genossenschaften (ZENCHU) gewählt; nach dreijähriger Tätigkeit wurde er im Juli 1984 für eine weitere Periode in seinem Amt bestätigt.

Iwamochi wurde am 25. Februar 1919 geboren. In 1948 begann er seine genossenschaftliche Laufbahn als Leiter der Landwirtschaftlichen Genossenschaft von Gomyojin. In 1974 schloss sich die Landwirtschaftliche Genossenschaft Gomyojin mit drei anderen Gesellschaften benachbarter Gebiete zur Landwirtschaftlichen Genossenschaft Shizukuishi zusammen, an deren Spitze Iwamochi seither steht. Gegenwärtig gehören dieser Organisation insgesamt ca. 2 300 Mitglieder an.

Im Juni 1969 übernahm Iwamochi den Vorsitz des Verbandes landwirtschaftlicher Genossenschaften der Präfektur Iwata; seit März 1974 bekleidet er ebenfalls den Posten des stellvertretenden Vorsitzenden des ZENCHU-Zentralverbandes. Im Juni 1975 wurde er zum Vorsitzenden von vier Organisationen des landwirtschaftlichen Genossenschaftswesens auf Präfekturbene bestellt, und zwar des Präfektur-Verbandes, des Verbandes der Kreditgenossenschaften, des Verbandes der Wirtschaftsgenossenschaften sowie des Versicherungsverbandes auf Gegenseitigkeit der landwirtschaftlichen Genossenschaften von Iwata.

Im April 1974 leitete er den von den landwirtschaftlichen Genossenschaften eingesetzten Nationalen Ausschuss für die Verbesserung des Reisanbaus und koordinierte die Massnahmen der ländlichen Genossenschaftsbewegung, die auf eine Verbesserung der Gesetzgebung abhoben, insbesondere eine bessere Regierungspolitik für Reis und Weizen und eine Erhöhung der Erzeugerpreise für Reis, der für die landwirtschaftliche Bevölkerung wichtigsten Ernte.

Als sich in der zweiten Hälfte der 70er Jahre die Lage der Landwirtschaft verschärfte, spielte Iwamochi eine führende Rolle bei der Erhaltung von Erwerb und Arbeit für über fünf Millionen landwirtschaftliche Haushalte im ganzen Land.

Iwamochi hat einen Sohn und zwei Töchter und lebt in Shizukuishi, einer Stadt in der Präfektur Iwata.

El Sr. Shizuma Iwamochi fué elegido Presidente de la Unión Central de Cooperativas Agrícolas (ZEN-CHU) el 10 de julio de 1981 y después de haber terminado su mandato de tres años, fué reeligido por un segundo mandato en julio de 1984.

El Sr. Iwamochi nació el 25 de febrero de 1919 y empezó su carrera dentro del movimiento cooperativo en 1948 como Jefe de la Sociedad Agrícola Cooperativa Gomyojin. En 1974 esta sociedad y otros tres sociedades de áreas cercanas se fundieron para convertirse en la Sociedad Agrícola Cooperativa Shizukuishi. Desde entonces, el Sr. Iwamochi ha sido el jefe de la organización. Actualmente la Sociedad Shizukuishi cuenta con un total aproximativo de 2,300 miembros.

En junio de 1969 el Sr. Iwamochi tomó la presidencia de la Unión de la Prefectura de IWATE de Cooperativas Agrícolas y desde marzo fué concurrentemente vicepresidente de la ZENCHU. En junio de 1975 fué nombrado Presidente de cuatro organizaciones agrícolas cooperativas a nivel de prefectura; la Unión de la Prefectura de Iwate, la Federación de Crédito, la Federación Económica y la Federación Mutual de Seguros para las Cooperativas Agrícolas.

En abril de 1974, fué él quien encabezó el Comité Nacional para el Mejoramiento de la Política Arrocerera de las Cooperativas Agrícolas y dirigió las actividades legislativas del movimiento cooperativo agrícola, demandando mejores políticas gubernamentales para el arroz y el trigo, incluyendo una alza del precio del arroz para el productor, que es el cultivo más importante de la población nacional campesina.

A finales de los años 70, la situación de la agricultura en el país se deterioró y el Sr. Iwamochi desempeñó un papel importante salvaguardando la vida y las actividades de cerca de 5 millones de familias campesinas en todo el país.

El Sr. Iwamochi tiene un hijo y dos hijas y vive en la Prefectura de Iwate de la ciudad de Shizukuishi.

“Wider Perspectives in Co-operative Studies”

by Rita Rhodes*

Introduction

First of all, I think that we need to define what we mean by “co-operative studies”. I should like to suggest that there are two broad areas. One is recording and analysing past co-operative experiences, well known exponents of which include Holyoake, Backström, Bolger and Donnelly. Such research is important if the movement wishes to learn and apply the lessons from its past.

The second broad area concerns making postulations about the movement’s future. This is not such a well populated area but recent examples

include the Canadian movement’s Future Directions Project in 1982 and Dr. Alex Laidlaw’s paper, “Co-operatives in the Year 2000”, presented to the 1980 Moscow Congress of the International Co-operative Alliance.

A third and more functional area lies between these two and comprises the operational research carried on within the movement’s federations and apex organisations. Co-operative students are not usually involved in this internal research but they should be aware of its indicators which could influence the direction of their future work.

The main thrust of my argument in this paper will be that participants in co-operative studies should be more involved with the movement’s future than with its past.

* Formerly Education Officer of the ICA and Secretary to its Women’s Committee, Rita Rhodes is currently Lecturer in Co-operative Studies at the Research and Training Unit of the University of Ulster.

There are a number of reasons for this. One is that co-operatives' future, like that of the world at large, is becoming ever more complex. Later I will describe some of the trading and capital changes which I think we can expect, and suggest ways in which these might affect co-operative structures. Another reason is that, in recent decades, the movement has had a less clear vision of where it was heading than it has had in the past. This is not surprising in view of the changes which have occurred in its environment worldwide since 1945. How the movement has responded to these has led some people to suggest that it could be facing an ideological crisis. Dr. Laidlaw dealt with some aspects of this in his 1980 Moscow paper. So did Yvon Daneau in his Report to the last Congress of the International Co-operative Alliance held in Hamburg in October 1984.

For me the position is summed up by what Arnold Bonner, author of "British Co-operation" once said. He observed that it was the direction in which the movement moves which is more important than the speed at which it moves. Many people recognise that the movement is changing very quickly. But they are uncertain, perhaps even unhappy, about the direction in which it is heading.

I think that it may be helpful if I centre my subsequent remarks around three problems which Laidlaw identified as being common to most co-operatives: credibility, management and ideology.

Credibility, Management and Ideology

In his Moscow paper Laidlaw suggested that history shows that co-operatives pass through three stages of growth, each usually involving some

kind of crisis. The first concerns credibility, the second management and the third ideology. In Western Europe at the present time we can see movements at different stages of development passing through these crises.

For example, a number of older movements which have established their credibility and developed management capacities, now face ideological crises. These can be seen in various ways: uncertainty about their role in societies where the state has taken over earlier co-operative activities, such as welfare, education and quality protection; in the widening gap between members and management and in the growing belief that co-operatives no longer constitute a distinctive kind of enterprise.

On the other hand, we can find younger movements which are still striving to ensure their credibility. Subsequently, they may face managerial and ideological crises unless it is possible to suggest ways in which these can be avoided. Societies for Co-operative Studies may well be able to help in this respect and may even be able to propose ways in which young co-operatives can establish their credibility more easily and, in this connection, I hope that my following comments may be helpful.

Credibility

Basically, credibility is about successful co-operative development. Although this takes different forms at different times and in different places, there are some common elements.

Usually there is some degree of external assistance. This was true even in the 19th century British consumer movement, where middle-class philanthropists, such as the Christian

Socialists, provided practical guidance and help in securing co-operative legislation. In Ireland, Sir Horace Plunkett provides a similar example. Appropriate tax and legislative frameworks are prerequisites for co-operative development. Consequently, governments are involved. They may also be concerned with financial assistance. Until recently, this was more apparent in developing countries than in Western Europe. However, in the last ten years, it has increased here also.

Financial assistance may also be given by local and co-operative development agencies and banks. These can also play an important role in providing guidance on how best to use such assistance.

Another element usually present in successful co-operative development is a period of preparation or propaganda during which future members learn about what will be involved, both in trading terms and co-operative organisation, if they form co-operatives. The resulting organisations are usually more firmly based than those who do not receive such preparation.

From the foregoing we can see that three broad interest groups are involved in successful co-operative development: potential co-operative members; financial institutions and development agencies; and governments.

Perhaps co-operative researchers should examine whether, in Western Europe, these are moving sufficiently in line with each other or whether they could be closer. Benefits of closer collaboration could include help to develop economic and social infrastructures for co-operatives and a climate or opinion which would better encourage their growth.

There are various ways to create an identity of interests. For example, the United Nations has found that if a Year or Decade is devoted to a specific question, consciousness on that matter is

raised. In respect of Third World Development, it has held two Development Decades and is now half way through its third. Following this example, the International Co-operative Alliance organised a Co-operative Development Decade between 1971-80. Although there are undoubtedly pros and cons about Decades, you might feel that there was merit in examining the feasibility of one within a European context that was aimed at stimulating successful co-operative development. Societies for Co-operative Studies could be well placed to undertake the initial research that would be necessary before any proposals were formulated. They have the advantage of being independent and being able to make proposals without committing official interests. They also have the necessary research capacity. If such a Decade were held, say between 1991 and 2000, one could hope to see a number of benefits, including a period of stronger co-operative development. This, in itself, would help to ensure that future problems of credibility were reduced.

Management

Laidlaw's second 'crisis', that of management, is more internal to the movement. Although many movements have developed management capacities, future difficulties are likely to put these under pressure. A number of problems will arise from changing capital structures and trading bases.

Traditionally, there has been a close link between capital and co-operative membership. In some sectors this continues but, in others such as retailing, the relationship is weakening. This should cause concern because consumer co-operatives, along with agricultural societies, illustrate how large-scale co-

operative enterprises can grow. Retailing may be considered one of the 'commanding heights' of the economy. If it is believed that co-operatives cannot scale such heights without losing their co-operative identity, there could be credibility problems for other sectors of the movement if they become larger to secure economies of scale. This is a problem requiring urgent work by co-operative researchers. Alongside of the problem of restoring the link between capital and membership there is one involving the development of more democratic structures and methods which are more appropriate to our times. The existing ones have hardly changed from the 19th century. I will return to this question, and its implications for management, later. In the meantime I should like to remain with the problem of the growing divorce between membership and capital. One reason has been the decline in members' share capital in proportion to total capital. Happening at a time when retailing has become far more capital intensive, managers' concern about members' easily withdrawn capital is understandable. The question remains as to whether managers could have opted for solutions other than that of seeking longer term and usually more expensive capital from other sources.

Another reason for the weakening link between membership and capital has arisen from changing trading methods which have demanded huge amounts of capital. In turn, these have necessitated improved economies of scale which have led to the creation of larger societies. Invariably these exhibit weakening democratic structures.

Examples of changing trading methods can be found in the move towards large out-of-town shopping centres twenty years or so ago. Ten years these were followed by the development of hypermarkets. Involved in both,

co-operatives expended huge amounts of capital. But, before there can have been adequate returns on these, another retailing innovation looms. This is computerised shopping which will be done from our arm-chairs at home. Will societies now move into this? Can they afford not to do so? Will their earlier investments in out-of-town shopping centres and hypermarkets be prejudiced?

There have also been changes in co-operative financial services. The traditional distinctions between credit, banking, mortgage provision and insurance, are becoming increasingly blurred. Already, in the United States, there are examples of one-stop financial shops. Their development here could exacerbate the problems centred around co-operative membership and democratic control.

One reason is that co-operative financial institutions, such as banks and insurance societies, are usually second or third tier co-operatives. Members of the primary societies which have formed these already have little direct influence on them. But this is likely to decline still further if tertiary societies, now operating in separate activities, merge to provide composite services.

In trying to offset the membership problems arising from such trends, co-operatives should perhaps take into account the development of new communications media. Not only might these assist new means of democratic control but they might also have an impact on traditional methods of participation within the movement. Traditional meetings may even become out-dated! For example, it is now possible, through multiple telephone link-ups, for people in a number of different places to be connected. It is also possible to transmit information in new and quicker ways. A computer on this side of the Atlantic can have a print-out from a computer on the

other side the Ocean. Television information systems now make it possible to take co-operative information directly into the homes of co-operative members.

Today's picture is, therefore, not only one of problems but also one of opportunities. These need to be weighed alongside of each other and their implications assessed by co-operative researchers. Their findings could have great relevance to future co-operative management.

As we saw earlier, management relates not only to the question of credibility but also has implications for the movement's ideological base.

Ideology

Much of what I have said suggests that there is a moving away from Co-operative Principles in some sections of the movement. Some feel that this compounds the ideological problems to which I referred earlier.

Certainly, there is a growing debate about Co-operative Principles. The International Co-operative Alliance, custodian of the Principles, agreed at its Congress in Hamburg last October, to set up a Commission to re-examine the principles, only 20 years since it last undertook a similar exercise.

There is already a variety of interests within the debate. Professor Hans Munker of Marburg University, in "Co-operative Principles and Co-operative Law" suggests that there are eleven basic Principles while Will Watkins, ICA Director 1951-63, in a book now awaiting publication*, argues that there are

* Co-operative Principles Today & Tomorrow by W.P. Watkins, now available from Holyoake Books, Holyoake House, Hanover Street Manchester M60 0AS, U.K. or from ICA Secretariat, Geneva.

seven. Regarding the Principle on Education, I suggested in the Plunkett Year Book 1983, that this was now too restricted and failed to reflect the nature and extent of contemporary co-operative education.

At York University, Ontario, a Co-operative Principles Study Group headed by Dr. Saxena, ICA Director 1969-1981 and Dr. Jack Craig, is currently making a critical analysis of Co-operative Principles. Next month in France, the International Co-operative University will join the debate. Hopefully, this and other Societies for Co-operative Studies will do likewise.

Some questions that I feel should be asked include whether it is possible to have a universal set of Co-operative Principles. Or might it be desirable to develop different principles for different co-operative sectors, or even for co-operatives at different stages of development.

My own response would include the last two options, but against the background of co-operative values held constant. These would include the common good, unity, equity and democracy. We have seen how the present principles, coming largely from consumer co-operation, have proved inapposite for some other kinds of co-operatives. It is perhaps necessary, therefore, to seek agreement less on universal co-operative principles but on universal co-operative values.

Already the debate is wide. But, on an issue of such fundamental importance, and in a movement which prides itself on its democracy, it is doubtful whether it can be too wide.

Conclusion

In suggesting that co-operative students should participate in the debate on Co-operative Principles I was,

perhaps, proposing the widest possible perspective for co-operative studies. Within that huge span I hope that my other suggestions will also command your attention.

But, as I conclude, I wonder whether I have done any more for you that the Boffins did for Churchill during the last war. You will recall that when he asked them to suggest ways in overcoming the German U boat menace in the Atlantic, they suggested that he boiled the Ocean. When he then asked how he might do that, they replied that they

merely supplied the ideas, not the methods by which to achieve them.

I hope that I have been a little more responsible and will be happy if you feel able to accept my thesis that co-operative students and Societies for Co-operative Studies should become more concerned with the movement's future than with its past. Today the need is for them to become its thinking vanguard than remain its literacy rearguard.

The above paper was presented at the Third Open Conference of the Society for Co-operative Studies in Ireland, 19th – 20th April 1985.

RESUMES

WIDER PERSPECTIVE IN CO-OPERATIVE STUDIES – Co-operative studies involve recording and analysing past co-operative experiences, and making postulations about the movement's future. Linking the two is operational research. Co-operative students are not usually involved in the latter, though they should be aware of its indicators. They should concentrate their attention on the movement's future, rather than its past, for the future is becoming ever more complex and the movement's vision of where it is heading, less clear.

Most co-operatives today are faced with three problems: credibility, management and ideology.

Credibility relates to successful co-operative development. Successful co-operative development is dependent upon outside factors, such as appropriate tax and legislative frameworks, financial assistance and adequate preparation during which future members learn about what setting up a co-operative entails. Problems of credibility could be reduced if, for instance, a Co-operative Development Decade were held.

The question of management is internal to the movement. The link between capital and membership needs to be restored and more democratic and appropriate structures and methods developed. Reasons for the divorce between capital and membership are the decline in members' share capital in proportion to total capital, and changing trading methods which have demanded huge amounts of capital. Larger societies have resulted, thus weakening democratic structures. Co-operative financial services have become second or third tier co-operatives and members of the primary societies forming them have little direct influence on them. A way to offset membership problems would be to develop new communications media, which would promote new means of democratic control and have an impact on traditional methods of participation within the movement.

Some sectors of the movement are moving away from Co-operative Principles and there is a growing debate on this subject. The International Co-operative Alliance has agreed to set up a Commission to re-examine these Principles. A universal set of principles would be difficult to obtain, and it might be desirable to develop different principles for different co-operative sectors or for co-operatives at different stages of development. Certain co-operative values, such as the common good, unity, equity and democracy, should, however, be constant. Agreement on them should be sought.

If co-operative students participate in the debate on Co-operative Principles this will give co-operative studies the widest possible perspective. The need today is for students and societies to become the movement's thinking vanguard, rather than its literary rearguard.

PERSPECTIVES PLUS LARGES DANS LES ÉTUDES COOPÉRATIVES – Inventorier et analyser les expériences coopératives du passé relèvent des études coopératives au même titre que formuler des postulats relatifs à l'avenir du mouvement. Entre l'un et l'autre, la recherche opérationnelle constitue le lien. En règle générale, les étudiants en coopération ne participent pas à la deuxième activité, bien qu'ils devraient être au fait de ses indicateurs. Plutôt que de se pencher sur le passé du mouvement, ils devraient porter leur attention sur son avenir, étant donné que l'avenir devient de plus en plus complexe et que la vision qu'a le mouvement de ses objectifs s'embrouille d'autant.

De nos jours, la plupart des coopératives se trouvent confrontées à trois problèmes: celui de la crédibilité, celui de la gestion et celui de l'idéologie.

La crédibilité est fonction d'un développement coopératif couronné de succès. Toutefois, le succès du développement coopératif dépend de facteurs externes, tels un cadre fiscal et législatif approprié, l'aide financière et une préparation adéquate permettant aux futurs membres d'appréhender ce qu'implique la création d'une coopérative. Les problèmes de crédibilité pourraient par exemple, être partiellement résolus par la proclamation d'une Décade du développement coopératif.

La question de la gestion est un facteur interne du mouvement. Il faut rétablir le lien entre capital et membres et développer des structures et méthodes plus démocratiques et appropriées. Le divorce entre capital et membres est dû, entre autres, au fait que, proportionnellement au capital global, la part du capital d'apport des coopérateurs diminue, alors que de nouvelles méthodes commerciales requièrent d'énormes capitaux. Ainsi sont nées des sociétés plus grandes, affaiblissant du coup les structures démocratiques. Les services financiers coopératifs sont devenus des coopératives du deuxième ou troisième degré et les membres des sociétés premières qui les composent, n'ont guère d'emprise sur elles. Un des moyens pour résoudre les problèmes relatifs aux membres consisterait à développer de nouveaux moyens de communication pour promouvoir de nouveaux contrôles démocratiques et orienter les méthodes traditionnelles de participation au sein du mouvement.

A l'intérieur du mouvement, certains secteurs s'écartent des principes de la coopération, et le débat sur cette évolution prend de l'ampleur. L'Alliance Coopérative Internationale a accepté de constituer une commission chargée de réexaminer ces principes. Il sera certes difficile de définir un ensemble de principes universellement reconnus; il pourrait même être opportun de formuler des principes différents pour différents secteurs du mouvement coopératif ou pour des coopératives à des niveaux différents de développement. Certaines valeurs coopératives, tels le bien commun, l'unité, l'équité, la démocratie, devraient néanmoins rester constantes. Elles devraient faire l'objet d'un consensus.

Si les étudiants du mouvement coopératif participent au débat sur les principes de la coopération, le champ d'études s'en trouvera élargi comme jamais auparavant. Ce qui importe aujourd'hui aux étudiants comme aux sociétés coopératives, c'est de se transformer en avant-garde pensante du mouvement, plutôt que d'être son arrière-garde littéraire.

DEN HORIZONT IM GENOSSENSCHAFTLICHEN STUDIUM WEITER SPANNEN – Zum Studium des Genossenschaftswesens gehört die Bestandsaufnahme und Analyse genossenschaftlicher Unternehmungen in der Vergangenheit und die Aufstellung von Postulaten für die Zukunft der Bewegung. Operations Research bildet das Junktum zwischen beiden. Studenten des Genossenschaftswesens sind in der Regel zwar nicht an Operations Research beteiligt, obschon sie ihre Indikatoren kennen sollten. Sie sollten sich nicht so sehr mit der Vergangenheit als vielmehr mit der Zukunft beschäftigen, da die Zukunft immer vielschichtiger und die Zielvorstellungen der Bewegung immer verschwommener werden.

Für die Mehrzahl der Genossenschaften stellt sich heute das dreifache Problem der Kreditabilität, des Managements und der Ideologie.

Kreditabilität basiert auf einer von Erfolg gekrönten Genossenschaftsentwicklung. Eine erfolgreiche Entwicklung des Genossenschaftswesens aber ist abhängig von äusseren Faktoren, wie einem adäquaten Steuer- und Gesetzgebungsrahmen, finanzieller Unterstützung und sachgerechter Schulung künftiger Mitglieder, damit sie die Implikationen einer Genossenschaftsgründung kennenlernen. Die Frage der Kreditabilität könnte teils dadurch gelöst werden, dass beispielsweise eine Dekade der genossenschaftlichen Entwicklung ausgerufen würde.

Die Managementfrage ist ein internes Problem der Genossenschaftsbewegung. Es muss wieder eine Verbindung hergestellt werden zwischen Kapital und Mitgliedern und es sind demokratischere, geeignetere Strukturen und Methoden zu entwickeln. Das Auseinanderklaffen von Kapital und Mitgliedern ist dadurch mitbedingt, dass der Anteil, den das Einlagekapital der Genossen am Gesamtkapital ausmacht, sinkt, und andererseits neue Handelsformen gewaltige Kapitalmengen verlangen. So sind grössere Gesellschaften entstanden, was eine Schwächung der demokratischen Strukturen zur Folge hatte. Die genossenschaftlichen Finanzdienste sind zu Genossenschaften zweiter und

dritter Ordnung geworden, wobei die primären Gesellschaften, aus denen sie hervorgegangen sind, einen nurmehr geringen Einfluss auf sie ausüben. Das Mitgliederproblem schliesslich könnte durch die Schaffung neuer Kommunikationsmittel gelöst werden, deren Aufgabe es wäre, neue Wege der demokratischen Kontrolle zu propagieren und so die herkömmlichen Formen der Mitwirkung innerhalb der Bewegung zu beeinflussen.

Innerhalb der Bewegung entfernen sich einige Bereiche zunehmend von den genossenschaftlichen Zielsetzungen, und die Diskussion über diese Entwicklung weitet sich aus. Der Internationale Genossenschaftsbund hat beschlossen, einen Ausschuss zur Überprüfung der genossenschaftlichen Prinzipien einzusetzen. Es dürfte schwierig sein, allgemein anerkannte Grundsätze zu formulieren; ja, es könnte sich als wünschenswert herausstellen, für verschiedene Bereiche der genossenschaftlichen Tätigkeit sowie für Genossenschaften auf verschiedenen Entwicklungsstufen verschiedene Grundsätze aufzustellen. Indes sollten bestimmte genossenschaftliche Werte wie Gemeinwohl, Einheit, Gerechtigkeit und Demokratie als gemeinsamer Nenner dienen. Diese Werte müssten konsensfähig sein.

Wenn Studenten des Genossenschaftswesens an der Diskussion über die genossenschaftlichen Grundlagen teilnehmen, wird sich der Verständnishorizont unvergleichlich weiten. Für Studenten wie Genossenschaftsgesellschaften geht es heute nicht zuletzt darum, nicht länger literarische Nachhut, sondern geistige Vorhut der Bewegung zu sein.

PERSPECTIVAS MAS VASTAS EN LOS ESTUDIOS COOPERATIVOS – Los estudios cooperativos implican registrar y analizar las experiencias cooperativas pasadas, y hacer postulaciones sobre el futuro del movimiento. La vinculación de estos dos es la investigación operacional. En general los estudiantes cooperativos no se interesan por lo último aún cuando deberían conocer sus indicadores. Los estudiantes deberían más bien concentrar su atención en el futuro del movimiento que en su pasado, ya que el futuro se está volviendo aún más complejo y la visión del movimiento de hacia dónde se dirige es menos clara.

Actualmente la mayoría de las cooperativas se enfrentan a tres problemas: la credibilidad, la gestión y la ideología.

La credibilidad está relacionada con un desarrollo cooperativo acertado. Un desarrollo cooperativo acertado es dependiente de factores exteriores tales como impuestos apropiados y marcos de trabajo legislativo, asistencia financiera y una preparación de los futuros miembros mediante la cual aprendan todo lo que ocasiona la creación de una cooperativa. Los problemas de credibilidad podrían reducirse si por ejemplo se celebrara un Decenio del Desarrollo Cooperativo.

La cuestión de la gestión es algo interno al movimiento. Es necesario que el vínculo entre el capital y la calidad de miembro sea restituido y que se desarrollen las estructuras y métodos más apropiados y democráticos. Las razones del divorcio entre el capital y la calidad de miembro son la declinación del capital en acciones de los miembros en proporción al total del capital y el cambio de métodos comerciales que han requerido enormes cantidades de capital. El resultado de esto fue que surgieron sociedades más grandes, lo que ocasionó la debilitación de las estructuras democráticas.

Los servicios financieros de la cooperativa se han convertido en cooperativas de segundo o tercer rango y los miembros de las sociedades primarias que las forman tienen poca influencia directa sobre ellas. Una manera de compensar los problemas de la calidad de miembro sería desarrollar nuevos medios de comunicación que promuevan nuevas formas de control democrático y que tengan un impacto en los métodos tradicionales de participación dentro del movimiento.

Algunos sectores del movimiento se están separando de los Principios Cooperativos, lo que aumenta el debate sobre este tema. La Alianza Cooperativa Internacional ha acordado crear una comisión para reexaminar estos Principios. Obtener una serie universal de principios sería difícil, por lo que sería conveniente desarrollar principios diferentes para los diferentes estados de desarrollo de las cooperativas. Con todo, ciertos valores cooperativos tales como el bien común, la unidad, la equidad y la democracia, deberán ser permanentes. Se deberá encontrar un acuerdo sobre estos valores.

Si los estudiantes cooperativos participan en el debate sobre los Principios Cooperativos, los estudios cooperativos alcanzarían la perspectiva más vasta posible. Actualmente lo que se necesita es que los estudiantes y las sociedades se conviertan en el pensamiento vanguardista del movimiento más que en su retaguardia literaria.

Burma's Co-operatives to Produce Quarter of GNP

by Dr. Thomas Gray*

Burma must rank among the most advanced co-operative-minded countries in the world today. Few countries could produce a twenty-year Long Term Economic Plan which clearly states that the **co-operative sector** is to produce 26 per cent of the Gross Domestic Product by the end of the plan period: 1993-94. This aim is to be realised through the guidance of the Ministry of Co-operatives, with training and schooling centres located throughout this land of ethnic and economic diversity: the Union of the Socialist Republic of Burma.

Is it an ambitious aim? Some may consider it to be the case, but certainly, if the enthusiasm and dedication of such men as, *not only the former Minister of Co-operatives, H.E. U Sein Tun, the Director of the Education division, U Chit Ko Ko, as well as the National Matcom Liaison officer, U Tin Htun, is any guide,* then Burma should achieve its aim!

The Burma economy recognises three sectors: the governmental, the private, and the co-operative. Broadly speaking, the co-operative sector enjoys the educational back-up of Co-operative Schools and Training Institutes (CSTI) as well as the input of Matcom training material from Vienna and the expertise of co-operative training and teaching personnel from the United Nations. [In the writer's case the Co-operative Department of the U.N. International Labour Organisation (ILO)].

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All these facilities are under the broad direction of the Co-operative Ministry's Education Division or collaborate with it. The main thrust is to strengthen these CSTIs so that the societies: primary, township, agricultural, consumer and industrial, profit from having well-trained educators to help produce the high calibre of management teams the country's co-operatives need. With such personnel, all the country's reported 78,000 co-operative undertakings should ultimately blossom, given appropriate conditions.

With the aid of such a tremendous network of co-operatives, Burma, once the world's largest exporter of rice, hopes to step up the standard of living of the country's 34,000,000 people. The population comprises Burman (60%), Karen, Shan and Kachin groups (40%). Co-operatives are found, however, in all the country's divisions and states and many of them are run with matchless enthusiasm and technical skill.

The Mya Nan Da Co-operative Farm is a case in point, found at Patheingyi Township in the Mandalay Division of Burma, it is a good hour's flight from the capital, Rangoon. The aim of the farm is to increase its present-day rice yield. An aim fully endorsed by the co-op's 550 members, who have been informed of the committee's reasons for stepping up yields and have discussed methods for so doing. This prosperous agricultural co-operative could probably be found in its equivalent form in Africa, India, Latin America or elsewhere in Asia. But the Mandalay Division, however, produces interesting co-operative surprises.

These come in the shape of the ancient Burmese capital's Co-operative Society Syndicate.

The Second Pillar

Headed by a dynamic chairman: U Than Aung, the Mandalay Division Co-operative Society Syndicate controls, among others, a condensated milk plant, a stationery printing press, a bookshop, the 'Pale Davi' weaving works, where many of the country's "longgyis" (sarongs) are produced and a medium-sized edible oil mill. The chairman, a Burmese university graduate, has been on co-operative study trips to Australia and exemplifies the younger men who are expected to make the co-operative sector, the "second pillar" of the national economy, in accordance with the government's aim.

Further south, and a good five hour's drive from Mandalay, the flat town of Meik Ti La boasts the new large repair shop of the No 1 Motor Vehicle Repair and Maintenance Co-operative Society. The township co-operative transforms ageing road-transport vehicles into sparkling and effective road haulage trucks with an eye to perfection, no longer seen, one fears, in the assembly plants of industrialized countries.

Additionally, the wide range of co-operatives guided by the Ministry is impressive and covers the old arts. Trad-

itional handicraft co-operatives in Burma produce world-famous lacquerware. These beautiful black and golden vases and pots are designed following traditional methods: split bamboo wound together, coated with carefully-selected resins and later goldleaf, and are produced, in part, by co-operatives in Pagan. Located in Pagan, an ancient town with 4000 pagodas, a small lacquerware training school instructs young co-operative artists in the design and intricacies of this ancient Asian art form: one, it is said, no longer practised with such an eye to tradition in other countries in S.E. Asia.

A brief report on the Co-operative Movement in Burma, backed as it is by the national government, cannot hope to do justice to the structure of co-operation as well as the composition of the movement. However, under the umbrella of the Ministry, the industrial belt of the capital city, Rangoon, houses such societies as the "Ah Lin Yaung ('Light') Advanced Producer's Co-operatives in South Okkalupa: the ceramics Producer's Co-operative, Thamanig, Klaing Township and the Metallurgy Engineering Producer's Cooperative at Insein.

If nothing else, this article highlights the variety of production in Burmese co-operatives and with it the expectations of the government: a quarter of the GNP in six years.

RESUMES

BURMA'S CO-OPERATIVES TO PRODUCE QUARTER OF GNP – The Union of the Socialist Republic of Burma, a land of ethnic and economic diversity, has drawn up a 20-Year Economic Plan in which the co-operative sector is to produce 26 per cent of the country's GNP before the end of the plan period: 1993-94. The Ministry of Co-operatives, responsible for achieving this aim, is assisted by such enthusiastic and dedicated men as the former Minister of Co-operatives, the Director of the Education Division and the National MATCOM Liaison Officer.*

Burma's economy is divided into three sectors: governmental, private and co-operative. The co-operative sector is backed up by Co-operative Schools and Training Institutes (CSTI) and provided with technical assistance from international co-operative training personnel.

The 78,000 co-operative undertakings in Burma produce a wide variety of goods and services. The Co-operative Society Syndicate in Mandalay controls a number of factories ranging from a condensed milk plant, a stationery printing press and an edible oil mill.

In its attempt to make the co-operative sector the "second pillar" of its national economy, Burma is sending its younger executives on co-operative study trips to other parts of the world. By means of co-operatives, Burma hopes to improve the standard of living of its 34 million inhabitants. Burma is probably one of the most co-operative-minded countries in the world today.

* Materials and Techniques for Co-operative Management Training

PRODUCTION D'UN QUART DU PNB PAR LES COOPÉRATIVES DE BIRMANIE – L'Union de la République socialiste de Birmanie, un pays d'une grande diversité ethnique et économique, a établi un plan économique pour les deux prochaines décennies, qui fixe comme objectif du secteur coopératif une production de 26% du PNB avant la fin de la période du plan, soit 1993/94. Le Ministère de la Coopération, chargé de réaliser cet objectif, peut compter sur des hommes aussi enthousiastes et dévoués que l'ancien Ministre de la Coopération, le Directeur de l'Education auprès du gouvernement et le Secrétaire National de liaison du MATCOM.

L'économie birmane se compose de trois secteurs: les secteurs public, privé et coopératif. Le secteur coopératif s'appuie sur des écoles et centres de formation coopératifs (CSTI) et bénéficie de l'assistance technique d'enseignants mis à disposition par le mouvement coopératif international.

La production des 78 000 entreprises coopératives de Birmanie porte sur une gamme de biens et de services des plus variés. Ainsi, le Syndicat des sociétés coopératives de Mandalay contrôle toute une série d'entreprises, allant de l'usine de lait condensé à l'huilerie, en passant par une presse d'imprimerie.

Soucieux de faire du secteur coopératif le «deuxième pilier» de son économie nationale, la Birmanie envoie ses jeunes cadres faire des voyages d'études coopératives dans d'autres parties du monde. Avec le secours des coopératives, la Birmanie espère relever le niveau de vie de ses 34 millions d'habitants. Enfin, la Birmanie est probablement l'un des pays du monde actuel les plus ouverts aux idées coopératives.

* Matériel et Techniques pour la Formation Coopérative des Cadres

PLANZIEL FÜR BIRMAS GENOSSENSCHAFTEN: EIN VIERTEL DES BSP – Die Sozialistische Republik der Union von Birma, ein Land mit einer Vielfalt ethnischer Gruppen und wirtschaftlicher Strukturen, hat einen Zwanzigjahresplan zur Wirtschaftsentwicklung aufgestellt, demzufolge sich der Beitrag des Genossenschaftssektors bis zum Ende der Planperiode um 1993/94 auf 26% des BSP der nationalen Volkswirtschaft belaufen soll. Das Ministerium für Genossenschaftswesen, das für die Erfüllung des Plansziels zuständig ist, kann sich auf enthusiastische und engagierte Mitarbeiter, wie den früheren Genossenschafts-Minister, den Leiter der Regierungsabteilung für Bildungswesen und den nationalen Matcom-Verbindungssekretär, stützen.

Birmas Volkswirtschaft gliedert sich in drei Bereiche: den staatlichen, den privatwirtschaftlichen und den genossenschaftlichen. Der Genossenschaftssektor verfügt über genossenschaftliche Schulen und Bildungsstätten (CSTI); Ausbilder, die ihm über das internationale Genossenschaftswesen zur Verfügung gestellt werden, leisten technische Hilfe.

Die 78 000 genossenschaftlichen Unternehmen in Birma produzieren eine Fülle von Gütern und Dienstleistungen. Das Genossenschaftskartell in Mandalay kontrolliert eine ganze Reihe von Betrieben, darunter eine Kondensmilchfabrik, eine Druckerei und eine Ölmühle.

In dem Bemühen, den genossenschaftlichen Wirtschaftssektor zur «zweiten Säule» seiner Volkswirtschaft zu machen, schickt Birma seine jüngeren Führungskräfte auf genossenschaftliche Studienreisen in andere Teile der Welt. Mit Hilfe der Genossenschaften hofft Birma, den Lebensstandard seiner 34 Millionen Einwohner anzuheben. Damit ist Birma in der ganzen Welt eines der Länder, die genossenschaftlichen Ideen heute besonders aufgeschlossen gegenüberstehen.

* Materialien und Technik für genossenschaftliches Management Training

*PLAN PARA QUE LAS COOPERATIVAS BIRMANAS PRODUZCAN LA CUARTA PARTE DEL PNB – La Unión de la República Socialista de Birmania, tierra de diversidad étnica y económica, ha diseñado un Plan Económico de 20 Años, en el cual el sector cooperativo deberá producir el 26% del PNB del país antes de que termine el periodo del plan: 1993-94. El Ministerio de las Cooperativas responsable de llevar a cabo este objetivo, está asistido por hombres entusiastas y dedicados tales como el Ex Ministro de las Cooperativas, el Director de la División del Personal y el Oficial Nacional de Enlace de MATCOM.**

La economía birmana está dividida en tres sectores: gubernamental, particular y cooperativo. El sector cooperativo está respaldado por las Escuelas Cooperativas e Institutos de Capacitación (ECIC), y es el personal de capacitación cooperativo internacional que provee la asistencia técnica.

Las 78,000 empresas cooperativas en Birmania producen una gran variedad de bienes y servicios. El Sindicato de la Sociedad Cooperativa en Mandalay controla un cierto número de fábricas que van de una planta de leche condensada a una prensa para la impresión del papel y a un molino de aceite comestible.

En su intento de hacer del sector cooperativo el «segundo pilar» de su economía, Birmania está enviando a sus jóvenes ejecutivos a viajes de estudios cooperativos en otras partes del mundo. Mediante las cooperativas, Birmania espera mejorar el nivel de vida de sus 34 millones de habitantes. Probablemente Birmania es actualmente uno de los países más abiertos a la cooperación.

* MATCOM: Material y técnicas para la formación y la gestión de cooperativas.

Ten Years of Co-operative Development in the Bahamas

by Keith Tinker and Dieter Semmelroth*

This year the co-operative movement in the Bahamas celebrates ten years of growth and development. Despite the fact, that the term "co-operative" is fairly new to the islands, the concept itself has existed in the Bahamian society for over three hundred years. The tradition of co-operation was first displayed by the aboriginal Arawak Indians, who built their homes and secured food through group efforts. This tradition was perpetuated with the introduction of African slaves to the Bahamas in the late seventeenth century, when several now traditional forms of co-operation (i.e. loan systems, burial societies and farmers' associations) were fostered.

The earliest attempts to organize formal co-operatives in the Bahamas appear to have been during the 1940s through the auspices of the local Roman Catholic Church, which organised a co-operative society based on credit union principles. Later, during the 1960s, the idea to establish co-operative societies throughout the islands was contemplated. It was not until December 1974, however, that Parliament enacted the Co-operative Societies Act and Regulations.

In 1975, the Department of Co-operative Development was established with direct responsibility for the enforcement of the Co-operative Societies Act. Since its inception, the Department has received technical assistance from such agencies as the United Nations Development Program (UNDP), the International Labour Organisation

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(ILO), and the Danish International Development Agency (DANIDA). In addition, credit unions have received technical assistance from the Canadian University Overseas Services (CUSO), the Commonwealth Fund for Technical Co-operation (CFTC) and the Caribbean Confederation of Credit Unions.

To some degree, the Commonwealth of the Bahamas and its 225,000 residents are victims of geography: 700 islands and countless coral outcrops scattered across 100,000 square miles, from Florida in The United States to Cuba at the rim of the Caribbean. While Nassau, Freeport and some of the Northern Islands have adequate infrastructure, the South-eastern islands are adversely affected by infrastructure limitations. Consequently, co-operatives have started to fulfill some of these basic needs. Examples of such cases are evident in the operation of the Co-operative Mailboat-Transportation Service to North Cat Island and the Co-operative Bulk-Fuel Facility, which supplies the island of Mayaguana with petroleum products.

Generally, the 30 Co-operative presently registered in the Bahamas have enjoyed a significant degree of economic and social success, demonstrating a variety of tangible benefits in many areas. For instance, the operations of handicraft co-operatives have realised increased economic activity and employment, ensuring the preservation of the traditional craft industry, an overall improvement in product-quality, and substantial savings and earnings in foreign exchange.

Another case-in-point is the South Andros Co-operative Society Limited. Initially, this fishing co-operative began operations in 1979 with 11 members and a few chest-freezers. Now, the Society has a membership in excess of 250, and has recently completed a \$500,000 development program, which included

the construction of a mothership, bulk-fuel facility, and fish processing and food supply complex. Members and residents now have a steady market for their marine products, and ample food supplies. The Bahamas can now realise a substantial growth in marine-products exploitation.

Credit Unions are by far the fastest growing co-operative sector. Ten credit unions have been registered with over \$5M in savings and a membership in excess of 6,000. Residents find these institutions convenient to save and obtain loans. As local credit unions become more computerized, such services as checking accounts and mortgage loans will become standard options.

During the first decade of existence, the Bahamian co-operative was beset by problems in the areas of skill development, economies of scale, infrastructure insufficiencies and inadequacies in co-operative administration. Often the idea that "co-operatives are group enterprises where people with mutual interests work towards achieving that goal" was lost through human-related problems. As a result, managerial skills became deficient. Fortunately, the experiences of the former decade were reviewed in an objective manner, and local co-operatives are now achieving their greatest economic potential.

The future of the co-operative movement in the Bahamas appears bright for its estimated 8,000 members. Already plans are underway to establish an industrial co-operative for adolescent mothers, which will manufacture uniforms and dresses for the domestic market. In addition, the present volume of cascarilla bark, exported by the North Cat Island Co-operative Society Ltd. to Europe, is expected to expand considerably. Co-operative ventures in the handicraft and horticultural sectors are also foreseeable. There is no doubt that co-

operatives contribute to the better utilisation of national resources, and to higher incomes for their members.

The next decade will bring social and economic changes in the Bahamas, which will require a positive and viable

response from the co-operative movement. Indications are, however, that co-operatives will continue to develop into viable and thriving economic and social institutions in which all Bahamians will participate.

RESUMES

TEN YEARS OF CO-OPERATIVE EXPANSION IN THE BAHAMAS – The idea of co-operation existed 300 years ago among the Arawak Indians of the Bahamas and among the black slaves brought there in the XVIIth century. The Catholic Church sponsored co-operatives from 1940 until 1975 when Parliament passed a special Act. Several international bodies then provided their support. Co-operatives were able to supply services hitherto in-existent due to the peculiarities of this fragmented territory, which lacked adequate transport, supplies, employment and small-scale industries. They have been particularly successful in the areas of fisheries and credit loans. A number of social prejudices made convincing people of the validity of co-operative undertakings the most difficult task. The problem was overcome and there are now 30 co-operatives and 8000 co-operators. There is even a dressmaking co-operative to enable young unmarried mothers to increase their revenue. However, the co-operatives must now endeavour to keep abreast with current economic changes.

DIX ANS DE DEVELOPPEMENT COOPERATIF AUX BAHAMAS – La notion de coopération existait il y a plus de 300 ans parmi les indiens Arawaks des Bahamas, puis parmi les esclaves noirs amenés là au XVIIème siècle. Dès 1940 ce fut l'Eglise catholique qui parraina des coopératives avant que le Parlement, en 1975, ne vote une loi spécifique. Plusieurs organismes internationaux sont alors intervenus favorablement dans le processus. Les coopératives ont pu combler certaines lacunes inhérentes à un territoire si dispersé et dépourvu d'infrastructures tant dans le domaine des transports que dans celui de l'approvisionnement, de l'emploi et de l'artisanat. Leur réussite est particulièrement évidente dans les pêcheries et le crédit. Le plus dur fut de faire prévaloir la notion d'entreprise en face de certaines préventions sociales. La situation est maintenant favorable avec 30 coopératives et 8000 coopérateurs. Il y a même un projet de coopérative de confection pour les jeunes mères célibataires, afin d'accroître leurs revenus. Il faudra cependant que les coopératives sachent rester à la hauteur des changements économiques en cours.

ZEHN JAHRE GENOSSENSCHAFTSENTWICKLUNG AUF DEN BAHAMAS – Der Begriff der genossenschaftlichen Zusammenarbeit war bereits vor über 300 Jahren unter den Arawak-Indianern auf den Bahama-Inseln und unter den schwarzen Sklaven, die im 17. Jh. dorthin geschafft wurden, bekannt. Seit 1940 hat die katholische Kirche die Genossenschaften unterstützt, bis das Parlament 1975 ein spezielles Gesetz verabschiedete. Daraufhin haben verschiedene internationale Organisationen die Entwicklung des Genossenschaftswesens gefördert. Die Genossenschaften haben Abhilfe geschaffen bei Engpässen, die mit der Zersplitterung des Landes und der fehlenden Infrastruktur im Verkehrswesen, in der Bevölkerungsversorgung, der Beschäftigung und im Handwerk zusammenhängen. Besonders eklatante Erfolge haben sie im Fischerei- und Kreditwesen erzielt. Das Hauptproblem besteht darin, trotz mancher sozialer Vorurteile den Unternehmensbegriff durchzusetzen. Heute ist die Lage mit 30 Genossenschaften und 8 000 Genossen jedoch günstig. Es ist sogar eine Konfektionsgenossenschaft in Planung, durch die jungen, ledigen Müttern neue Erwerbsquellen erschlossen werden sollen. Es kommt jedoch alles darauf an, ob die Genossenschaften mit der fortschreitenden Wirtschaftsentwicklung Schritt halten werden.

DIEZ AÑOS DE DESARROLLO COOPERATIVO EN LAS BAHAMAS – La noción de cooperación existía ya desde hace más de 300 años entre los indios Arawaks de Bahamas y luego entre los esclavos negros que llegaron ahí en el siglo 17. La iglesia católica patrocinó las cooperativas desde 1940, antes de que el Parlamento votara una ley específica. Fué entonces que varios organismos internacionales intervinieron favorablemente. Las cooperativas pudieron llenar ciertas lagunas inherentes a un territorio disperso y desprovisto de infraestructuras en las áreas de transportes, abastecimiento, empleo y artesanías. Su éxito es en particular notable en el area pesquera y en la de crédito. Lo más difícil fué hacer que prevaleciera la noción de empresa frente a ciertas prevenciones sociales. La situación actual es favorable ya que se cuenta con 300 cooperativas y 800 cooperadores. Es más, existe el proyecto de crear una cooperativa de confección para las madres solteras jóvenes con el fin de aumentar sus ingresos. No obstante, es necesario que las cooperativas estén siempre a la altura de los cambios económicos en curso.

Le Centre pour la Promotion des Coopératives Industrielles en Pologne

Czeslaw Stefaniak

Après la deuxième Guerre mondiale, les coopératives industrielles ont connu un fort développement en Europe. Outre qu'en France et en Italie, ce mouvement s'est particulièrement développé en Europe de l'Est, en Pologne, en Tchécoslovaquie, en Bulgarie et en Roumanie.

Les coopératives se développaient surtout dans la petite et moyenne industrie. Elles fabriquaient des articles de première nécessité, ce qui dans la période d'après guerre avait une importance particulière si l'on prenait en considération les dommages causés à la grande industrie.

La coopération industrielle en tant que mouvement de masse était très peu

connue dans les nouveaux pays du Tiers Monde, bien que le développement des coopératives sous toutes leurs formes ait été encouragé, conformément à la Résolution de l'Assemblée Générale des Nations Unies de 1968 sur « Le rôle du mouvement coopératif dans le développement social et économique ». Cette résolution était à la base de l'élaboration du Rapport du Secrétaire Général sur « Le rôle du mouvement coopératif dans la réalisation des buts et objectifs de la Deuxième Décennie des Nations Unies pour le développement ». Elle confirmait la mise en application des méthodes coopératives à la solution des problèmes de l'emploi.

Des expériences de la Première Décennie des Nations Unies pour le Développement, il résultait clairement que la grande industrie n'apporterait pas seule une solution immédiate aux problèmes vitaux des pays en développement tels que la satisfaction des besoins fondamentaux et la création d'emplois pour la population urbaine et rurale.

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Les coopératives industrielles étaient capables de donner des résultats escomptés si on fondait de petites et moyennes entreprises industrielles sur la base de l'infrastructure déjà existante.

L'ONUDI a commencé à s'intéresser aux possibilités que les coopératives industrielles apportaient au développement de l'industrie des pays en voie de développement. En 1971, le Conseil de l'ONUDI a approuvé le Rapport sur « Le rôle des coopératives dans le développement de divers pays », rédigé par les experts de l'ONUDI dont des experts coopératifs de France et de Pologne. Ce rapport était à l'origine de la collaboration de l'ONUDI avec l'ACI et surtout avec le Comité International des Coopératives Ouvrières de Production et d'Artisanat (CICOPA). Des rencontres d'experts furent organisées en commun afin de découvrir les possibilités de promotion des coopératives industrielles dans les pays en développement.

Création de l'Union Centrale des Coopératives de Travail

Lors de la Conférence sur le thème « Les Coopératives industrielles dans le développement des pays en cours d'industrialisation » qui fut organisée en collaboration avec l'ONUDI et en relation avec le Congrès de l'ACI à Varsovie en 1972, l'Union Centrale des Coopératives de Travail de Pologne proposa de mettre sur pied le Centre pour la Promotion des Coopératives Industrielles en tant qu'organe du CICOPA. Ce Centre devait mener une activité de promotion et d'information pour le compte de l'ACI et en collaboration avec l'ONUDI et d'autres organisations internationales. Il devait aussi réaliser des programmes d'assistance aux coopératives industrielles dans les pays en développement.

Cette idée, qui fut ensuite discutée aux séances du CICOPA et aux réunions

avec d'autres organisations internationales comme l'ONUDI et l'OIT, se réalisa enfin.

Réuni à Budapest en 1973, le Comité Plénier du CICOPA a approuvé les statuts du Centre pour la Promotion des Coopératives Industrielles qui commença son activité auprès de l'Union Centrale des Coopératives de Travail quelques semaines plus tard.

L'organe directeur du Centre pour la Promotion se compose du Comité Exécutif du CICOPA, du directeur de l'ACI ou d'une personne désignée par lui. Le président de l'Union Centrale des Coopératives de Travail qui nomme le directeur du Centre en surveille l'activité courante.

Les statuts du Centre stipulent qu'il a pour but d'exercer toute activité tendant à stimuler le développement des coopératives industrielles en donnant la priorité aux besoins des pays en développement. Ses tâches consistent à

- faciliter l'accès aux diverses formes d'assistance technique (formation des cadres et recrutement des experts),
- collecter des renseignements sur les besoins des coopératives de travail dans les pays en développement et sur les possibilités d'aide de la part des pays développés et des organisations internationales,
- faciliter les contacts avec les organisations coopératives de divers pays dans le domaine de l'assistance et de la coopération économique,
- collaborer avec les organisations internationales afin de promouvoir le développement des coopératives industrielles.

En outre, les statuts stipulent que l'activité du Centre sera financée d'une part par l'Union Centrale des Coopératives de Travail, et d'autre part, par les cotisations bénévoles des organisations membres du CICOPA. C'est jusqu'à présent l'Union Centrale des Coopératives de Travail de Pologne qui a financé le Cen-

tre. Jusqu'ici il n'a reçu aucune aide financière de la part d'autres organisations coopératives.

Outre les activités de promotion et d'information, le Centre a organisé, en collaboration avec l'ONUDI, en 1974, le premier cours sur les coopératives industrielles pour des participants d'Amérique latine. Des représentants des unions coopératives et des unions de promotion des coopératives industrielles y ont pris part. Des cours similaires, pour des participants d'Afrique et d'Asie, ont été organisés presque tous les ans, particulièrement en coopération avec l'ONUDI, l'OIT et le Centre Coopératif Suédois. A part l'activité de formation au Centre de Gdańsk, les participants ont fait un voyage d'études en Hongrie, en France et en Suisse pour s'informer sur les coopératives industrielles dans ces pays.

En 1980, la formation des coopérateurs de l'Asie du Sud-Est a été organisée avec le Centre Coopératif Suédois dans trois pays, en Inde, en Pologne et en Suède, ce qui a permis aux participants de prendre contact avec des formes d'organisation coopérative sur deux continents et dans des pays aux régimes politiques différents.

En outre, des formations pour un seul pays, l'Ethiopie par exemple, ont été organisées. Pour l'Ethiopie, la formation de groupes d'instructeurs coopératifs a été organisée à deux reprises en collaboration avec l'ONUDI.

Au total 200 coopérateurs ont été formés au Centre pour la Promotion des Coopératives Industrielles.

Les enseignants coopératifs polonais ayant une bonne connaissance des langues étrangères et qui avaient reçu une formation spéciale après avoir passé leur diplôme, ont été chargés de tous les cours de formation. Les maîtres de conférence de l'Université y donnaient également des cours. Les participants

recevaient les matériaux adaptés aux programmes de formation dans leur propre langue.

Parallèlement à la formation des cadres, le Centre a poursuivi la promotion pour le développement des coopératives industrielles dans les pays en développement.

Durant la Foire Internationale de Poznań de 1976 a eu lieu une exposition de produits fabriqués par des coopératives industrielles et artisanales d'Afrique, d'Asie et d'Amérique Latine. A cette occasion, un séminaire sur le marketing a été organisé pour les coopérateurs participant à l'exposition.

En 1977, le Centre pour la Promotion a coopéré avec l'ONUDI et l'Union Centrale des Coopératives de Travail afin de préparer à Varsovie la Conférence des Ministres responsables du développement industriel des pays en développement d'Afrique et du Proche-Orient. La Conférence se fixait pour but de faire connaître aux ministres les possibilités d'assistance dans le domaine de l'organisation des coopératives dans les pays en développement. A l'issue de la conférence, nombre de gouvernements, entre autres l'Algérie, la Turquie, le Mali et le Sénégal, ont proposé à l'ONUDI de coopérer en faveur de la création de coopératives.

Des experts polonais se sont rendus dans ces pays pour apporter une assistance technique, contribuer à l'organisation des coopératives industrielles et déterminer les formes d'aide nécessaires. Des experts coopératifs d'autres pays, dont la France, ont aussi participé à ces missions. Les experts polonais ont également pris part à d'autres missions ayant pour tâche de promouvoir le développement des coopératives dans les pays d'Asie, d'Afrique et d'Amérique Latine.

Le directeur du Centre, mandaté par l'ACI, a participé aux réunions du Conseil du Développement Industriel

de l'ONUDI et aux conférences de l'ONUDI à Lima, New Delhi et à Vienne. Le Centre a également coopéré avec l'OIT dans le domaine de la formation des représentants des coopératives artisanales et du développement du travail à domicile. En 1980, un expert coopératif polonais a élaboré pour le compte de l'OIT les statuts des coopératives industrielles et artisanales malgaches et a collaboré à la création de belles coopératives de travail dans ce pays.

En 1983, la II^e Conférence Mondiale des Coopératives de Travail organisée par le CICOPA en collaboration avec l'Union Centrale des Coopératives de Travail s'est tenue à Varsovie. Le Centre a activement participé aux travaux relatifs à la Conférence et, avant cette manifestation, il a organisé à Gdańsk le Séminaire sur la Promotion des Coopératives de Travail dans les pays en développement.

Au cours des deux dernières années, le Centre n'a organisé que des stages individuels pour les boursiers d'organisations internationales étant donné les

difficultés relatives au financement des voyages des participants à la formation.

Un voyage d'études pour les coopérateurs de l'Inde qui est organisé par le Centre en collaboration avec l'ONUDI et l'Union Centrale des Coopératives de Travail aura lieu au printemps. Ces deux dernières organisations financent le programme. Les coopérateurs de l'Inde étudieront l'organisation et l'activité des coopératives industrielles en Pologne dans les domaines de la construction et de l'industrie des meubles.

Un programme de formation de deux mois pour les coopérateurs d'Afrique est préparé au Centre dans le cadre de la Décennie des Nations Unies pour le développement. Il sera réalisé en collaboration avec l'ONUDI si cette organisation obtient les fonds destinés à la couverture des frais de voyage des participants.

Les entretiens se poursuivent avec l'ONUDI sur le programme de transfert de technologies en faveur des pays en développement dans le domaine de la petite industrie.

RESUMES

CENTRE POUR LA PROMOTION DES COOPÉRATIVES INDUSTRIELLES EN POLOGNE – Depuis la II^e Guerre Mondiale, les coopératives ouvrières se développent, surtout en France, en Italie, en Pologne, en Tchécoslovaquie, en Bulgarie et en Roumanie. Les Nations Unies ont beaucoup contribué à ce développement par diverses études et résolutions. Dans le cadre du CICOPA, l'Union Centrale des Coopératives de Travail de Pologne a proposé de mettre sur pied un Centre de Promotion des Coopératives Industrielles pour le compte de l'ACI et en collaboration avec l'ONUDI. Son activité commence en 1973. Le Centre agit particulièrement en fonction des besoins des pays en développement. Jusqu'à présent, seule l'Union Centrale a contribué au financement. Des cours ont été organisés pour les futurs cadres des coopératives d'Amérique Latine, d'Afrique et d'Asie, parfois en collaboration avec le Centre Coopératif Suédois. Le Centre de Varsovie a également participé à l'organisation de Foires et de conférences internationales. Il a aussi contribué à l'organisation technique et matérielle de coopératives en Afrique, parfois en collaboration avec d'autres organismes coopératifs d'Europe, de France en particulier. En 1983 il a participé à la II^e Conférence Mondiale des Coopératives de Travail organisé par le CICOPA à Varsovie. Pour des raisons financières, le Centre n'a, depuis, qu'organisé des cours pour les détenteurs de bourses des organismes internationaux. Il espère pouvoir redévelopper son activité grâce à l'appui de l'ONUDI.

CENTRE FOR THE PROMOTION OF WORKER CO-OPERATIVES IN POLAND – Workers' co-operatives have been expanding since the Second World War, particularly in France, Italy, Poland, Czechoslovakia, Bulgaria and Rumania. The United Nations Organisations has greatly contributed to this expansion by means of surveys and resolutions. Under the CICOPA umbrella, the Central Union of Work Co-operatives of Poland set up, on behalf of ICA, a centre for the Promotion of Industrial Co-operatives, in collaboration with UNIDO. This Warsaw-based Centre started to operate in 1973. Its main concern is to meet the needs of developing countries. So far only the Central Union has provided funding. The Centre has run courses for future managers of co-operatives in Latina America, Africa and Asia, some of them in collaboration with the Swedish Co-operative Centre, and helped organise fairs and international conferences. It has also provided assistance with the technical and financial aspects of co-operatives in Africa, sometimes in collaboration with other co-operative bodies in Europe, particularly in France. In 1983 it was represented at the Second World Conference on Worker Co-operatives, held in Warsaw under the auspices of CICOPA. Since then, for financial reasons, the Centre has only been able to run courses for holders of scholarships from international organisations, but it is hoping to be able to re-launch its other activities with the assistance of UNIDO.

ZENTRUM ZUR FÖRDERUNG DES GEWERBLICHEN GENOSSENSCHAFTSWESENS – Seit dem Zweiten Weltkrieg entwickeln sich die Arbeiterproduktivgenossenschaften vor allem in Frankreich, Italien, Polen, der Tschechoslowakei, Bulgarien und Rumänien. Durch eine Reihe von Untersuchungen und Resolutionen haben die Vereinten Nationen entscheidend zu dieser Entwicklung beigetragen. Im Rahmen des Internationalen Ausschusses der Arbeiterproduktiv- und Handwerker-genossenschaften (CICOPA) hat der Zentralverband der polnischen Arbeiterproduktivgenossenschaften den Vorschlag gemacht, für den IGB in Zusammenarbeit mit der UN-Industrieentwicklungsorganisation (UNIDO) ein Zentrum zur Förderung des gewerblichen Genossenschaftswesens zu schaffen. Das Zentrum hat seine Tätigkeit 1973 aufgenommen; es orientiert sich dabei vor allem an den Bedürfnissen der Entwicklungsländer. Bisher ist allein der Zentralverband für die Finanzierung aufgekommen. So wurden, teils in Zusammenarbeit mit dem schwedischen Genossenschaftszentrum, Kurse für den genossenschaftlichen Führungsnachwuchs von Lateinamerika, Afrika und Asien angeboten. Das Warschauer Zentrum hat sich ferner an der Veranstaltung von Messen und internationalen Konferenzen beteiligt. Darüber hinaus hat es zur technischen und materiellen Organisation von Genossenschaften in Afrika beigetragen und dabei verschiedentlich mit anderen Genossenschaftseinrichtungen in Europa, speziell in Frankreich, zusammengearbeitet. In 1983 hat es an der zweiten Weltkonferenz der Arbeiterproduktivgenossenschaften teilgenommen, die der Internationale Ausschuss der Arbeiterproduktiv- und Handwerker-genossenschaften in Warschau durchgeführt hat. Aus finanziellen Gründen hat das Zentrum seither lediglich Kurse für Stipendiaten internationaler Organisationen abgehalten. Es hofft jedoch, seinen Tätigkeitsbereich mit Unterstützung von UNIDO wieder ausweiten zu können.

CENTRO PARA LA PROMOCION DE COOPERATIVAS INDUSTRIALES – Desde la 2a guerra mundial, las cooperativas obreras se han desarrollado sobre todo en Francia, Italia, Polonia, Checoslovaquia, Bulgaria y Rumania. Las Naciones Unidas, por medio de diversos estudios y resoluciones, han contribuido a este desarrollo. Dentro del marco del CICOPA, la Unión Central de Cooperativas de Trabajo de Polonia propuso poner en pie un Centro para la Promoción de Cooperativas Industriales por cuenta de la ACI y con la colaboración de la ONUDI. El Centro cuya actividad empezó en 1973, ejerce su acción particularmente en función de las necesidades de los países en desarrollo. Hasta ahora, sólo la Unión Central ha contribuido al financiamiento. El Centro ha organizado cursos para los futuros ejecutivos de las cooperativas de América Latina, Africa y Asia a los cuáles ha colaborado algunas veces el Centro Cooperativo Sueco. El Centro de Varsovia también ha participado en la organización de ferias y conferencias internacionales y contribuido a la organización técnica y material de las cooperativas en Africa, a veces con la colaboración de otros organismos cooperativos de Europa, particularmente de Francia. En 1983, el Centro participó a la 2a Conferencia Mundial de las Cooperativas Obreras en Varsovia, organizada por el CICOPA. Desde entonces, por razones financieras, el centro no ha organizado más que cursos para los becados de los organismos internacionales pero espera poder desarrollar de nuevo su actividad gracias al apoyo de la ONUDI.

Über die demokratische Struktur der KG Dortmund

von Werner Blum*

Vorwort zur englischen Fassung von W.P. Watkins

Der nachstehende Artikel ist weniger eine Darstellung als ein Diagramm. Doch skizziert er knapp das System, durch das das Dortmunder Genossenschaftsunternehmen seinen enormen Mitgliederbestand auf exemplarische Weise zusammenhält. Er verdeutlicht, was unter demokratischem Führungsstil im big business zu verstehen ist.

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1. Entwicklung: co op Dortmund

Seit 82 Jahren ist co op Dortmund als Einzelhandelsunternehmen, in der Rechtsform der Genossenschaft, im heimischen Wirtschaftsraum (östliches Ruhrgebiet) tätig.

Gegründet wurde die co op Dortmund Konsumgenossenschaft e G im Herbst 1901. Die Aufnahme des Geschäftsbetriebes erfolgte am 15. Mai 1902. In über acht Jahrzehnten entwickelte sich das Unternehmen vom «Allgemeinen Konsumverein» zur modernen, leistungsfähigen Konsumgenossenschaft der heutigen Zeit.

Im ersten Jahr ihres Bestehens zählte co op Dortmund 349 Mitglieder, der Warenumsatz betrug 40.964 RM. Am 31.12.1984 waren 394.907 Mitglieder im Genossen-

schaftsregister eingetragen; damit ist fast jede zweite Familie im Einzugsgebiet Mitglied und Mitbesitzer der Konsumgenossenschaft Dortmund. Der Warenumsatz erreichte 1984 1.965.189.325 DM. Co op Dortmund ist heute die grösste Konsumgenossenschaft in der Bundesrepublik Deutschland, in deren Mittelpunkt nach wie vor das Mitglied und seine Förderung steht (gemäss §1 Absatz II der Satzung). Entstand die Gründung aus der Not heraus, so ist co op Dortmund heute – in den Zeiten eines weitverbreiteten Wohlstandes – Gewährleistungsträger für Leistung im Wettbewerb, sie steht für erwirtschaftete materielle Vorteile und bietet die Möglichkeit, aktiv als Genosschafter am wirtschaftlichen Geschehen des Unternehmens mitzuwirken.

2. Mitbestimmung – Wirtschaftsdemokratie

Die Mitglieder informieren, Anregungen der Mitglieder aufnehmen

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Vor seiner Bestellung zum Vorstandsmitglied war er acht Jahre lang als Genossenschaftssekretär für das Unternehmen tätig.

und gemeinsame Beschlüsse fassen sind Grundregeln genossenschafts-demokratischer Wirtschaftsordnung, wie sie seit Bestehen der Konsumgenossenschaft Dortmund praktiziert werden. In der Mitgliederversammlung, in der Bezirksvertreterversammlung, in der Gebietsvertreterversammlung und in der Vertreterversammlung nehmen die Mitglieder ihre Rechte und Pflichten gemäss der Satzung wahr und werden vom Vorstand über den Geschäftsverlauf des Unternehmens unterrichtet.

2.1 Die Mitgliederversammlung

In der Mitgliederversammlung wählen die Mitglieder, die im Einzugsbereich des Ladens wohnen, alle drei Jahre ihren Vertreter und dessen Ersatzmann für das höchste beschlussfähige Organ der Genossenschaft: die Vertreterversammlung.

Die Vertreteranzahl des Ladens richtet sich nach der Anzahl der Mitglieder, die für den Laden im Genossenschaftsregister eingetragen ist. So sind für je angefangene 600 Mitglieder ein Vertreter und ein Ersatzmann in allgemeiner, unmittelbarer, gleicher und geheimer Wahl durch Stimmzettel zu wählen.

Die Mitgliederversammlungen werden in einem Zeitraum von 3 Jahren von leitenden Angestellten der Genossenschaft mit der Tagesordnung: Geschäftsbericht, aktuelle Ladenprobleme und Vertreterwahl durchgeführt. Der Vertreter repräsentiert dann für 3 Jahre die Interessen der Mitglieder seines Ladens.

2.2 Die Vertreterversammlung

Die Vertreterversammlung für das Geschäftsjahr 1984 besteht aus 460

Vertretern, die in den Mitgliederversammlungen gewählt wurden und das Interesse von 394.907 Mitgliedern repräsentieren.

Die Mitglieder des Aufsichtsrates und des Vorstandes sind zur Teilnahme an der Vertreterversammlung berechtigt und verpflichtet, sie haben aber kein Stimmrecht. Zu den Aufgaben der Vertreterversammlung gehören: Satzungsfragen, unternehmenspolitische Beschlüsse (z. B. Genehmigung des Jahresabschlusses), Wahlen von Aufsichtsratsmitgliedern. Die

ordentliche Vertreterversammlung findet einmal jährlich innerhalb von sechs Monaten nach Ablauf des Geschäftsjahres statt. Die Einberufung der Versammlung übernimmt der Vorstand. Die Versammlungsleitung hat der Aufsichtsratsvorsitzende. Beschlüsse können von der Vertreterversammlung nur gefasst werden, wenn sie satzungsgemäss einberufen worden ist und wenn mindestens zwei Drittel der Vertreter anwesend sind. Gültigkeit erhalten die Beschlüsse erst, wenn drei Viertel der anwesenden Vertreter dem Beschluss zustimmen. Die Stimmabgabe erfolgt durch Handzeichen oder Stimmkarte, wenn der Antrag auf Stimmkartenabstimmung von mindestens 50 Mitgliedern der Vertreterversammlung unterstützt wird.

Beschlüsse der Vertreterversammlung sind im Protokoll festzuhalten und vom Vorsitzenden und den anwesenden Mitgliedern des Vorstandes zu unterschreiben.

2.3 Der Aufsichtsrat

Der Aufsichtsrat besteht aus 20 Personen, 10 Vertretern der Anteilseigner und 10 Vertretern der Arbeitnehmer. Das Aufsichtsratspräsi-

dium besteht aus dem Aufsichtsratsvorsitzenden und seinen 2 Stellvertretern.

Aufsichtsratsmitglied kann nur werden, wer nicht dem Vorstand angehört oder dauernder Stellvertreter des Vorstandes ist. Frühere Vorstandsmitglieder dürfen erst nach erteilter Entlastung in den Aufsichtsrat gewählt werden. Die Wahl ist gültig, wenn der Bewerber ein Drittel der gültigen Stimmen erlangt. In den Aufsichtsratsausschüssen wird die Arbeit des Vorstandes kontrolliert und überwacht. Zu den weiteren Aufgaben des Aufsichtsrates zählen: Bestellung und Abberufung des Vorstandes und Genehmigung der Jahreswirtschaftspläne.

Beschlüsse des Aufsichtsrates erlangen Gültigkeit, wenn die Mehrheit der Mitglieder anwesend ist und die einfache Mehrheit erzielt wird. Beschlüsse des Aufsichtsrates werden ins Protokoll aufgenommen und müssen vom Vorsitzenden und vom Schriftführer unterzeichnet werden.

2.4 Der Vorstand

Der Vorstand führt die Geschäfte der Genossenschaft in eigener Verantwortung, soweit er nicht durch Gesetz und Satzung eingeschränkt ist. Ihm obliegt die Vertretung der Genossenschaft nach innen und aussen mit dem Ziel, die Interessen der Genossenschaft und ihrer Mitglieder unter Beachtung und Förderung der Grundsätze und Ziele der genossenschaftlichen Zusammenarbeit zu wahren.

Dem Vorstand gehören 5 Vorstandsmitglieder an, die für 5 Jahre durch den Aufsichtsrat bestellt werden. Für eine Verlängerung der Bestellung um weitere 5 Jahre bedarf es eines neuen Beschlusses des Aufsichtsrates.

Die Genossenschaft wird durch zwei Mitglieder des Vorstandes oder durch ein Vorstandsmitglied gemeinsam mit einem Prokuristen vertreten. Zur rechtsgeschäftlichen Vertretung genügt die Zeichnung von zwei Prokuristen. Ein verhintertes Vorstandsmitglied kann durch ein bestelltes Mitglied des Aufsichtsrates vertreten werden. Es darf dann bis zu seiner Entlastung nicht für den Aufsichtsrat tätig sein. Bei Verletzung der Sorgfalt eines ordentlichen und gewissenhaften Geschäftsleiters einer Genossenschaft haften die Mitglieder des Vorstandes der Genossenschaft für den entstandenen Schaden persönlich und als Gesamtschuldner. Vorstandsbeschlüsse werden mit einfacher Mehrheit gefasst und protokolliert. Sie sind von mindestens zwei Vorstandsmitgliedern zu unterzeichnen.

3. Die Mitgliederbetreuung

Die Mitgliederbetreuung hat bei co op Dortmund einen hohen Stellenwert. Die wachsenden Mitgliederzahlen sind neben der Gewinnbeteiligung auch auf diese Aktivitäten zurückzuführen.

Die Teilnehmerzahlen bei den Veranstaltungen, die sowohl extern als auch im eigens dafür gebauten Mitgliederbegegnungszentrum stattfinden, steigen jährlich.

3.1 Das Sekretariat

Seit über 70 Jahren wird dank eines solchen genossenschaftlichen Sekretariates eine erfolgreiche Mitglieder- und Öffentlichkeitsarbeit geleistet. Diese Einrichtung hat erheblichen Anteil daran, dass co op Dortmund ein genossenschaftliches Grossunternehmen des Handels geworden ist. Das Sekretariat zählt zur Zeit 4 hauptamtliche Genossen-

schaftssekretäre, die die Betreuung der Mitglieder, Öffentlichkeitsarbeit, Veranstaltungen/Reisen planen, durchführen und die Mitgliederinformation übernommen haben.

Im vergangenen Jahr 1984 betreuten die 4 Genossenschaftssekretäre ca. 120.000 Besucher. Veranstaltungshöhepunkte 1984 lagen wieder schwerpunktmässig im Mitgliederbegegnungszentrum in Dortmund-Brackel. Dort fanden 143 Veranstaltungen statt, wobei 58.514 Teilnehmer begrüsst werden konnten. Ausserhalb des Mitgliederbegegnungszentrums fanden 54 Veranstaltungen mit 17.260 Teilnehmern statt.

Im Opernhaus und Schauspielhaus der Städtischen Bühnen Dortmund wurden für die Mitglieder 15 Veranstaltungen gegeben, an denen 12.235 Besucher teilnahmen. Auch 1984 führte co op Dortmund wieder eine geschlossene Veranstaltung bei «Holiday on Ice» durch, an der 7.400 Mitglieder mit Familie und Freunden teilnahmen.

3.2 Die Frauengilde

Die Frauengilde setzt sich aus besonders engagierten Genossenschafterinnen aus dem Mitgliederkreis zusammen. 1984 hatte die Frauengilde 548 Teilnehmer. In Veranstaltungen mit unterschiedlichsten Themen konnten aufaddiert 3.824 Genossenschafterinnen begrüsst werden; das waren 55 Genossenschafterinnen mehr als im Vorjahr. Neben ehrenamtlicher Betreuung der Mitglieder, Mitgliederwerbung und Beratung in Verbraucherfragen standen die Genossenschafterinnen den Besuchern der «Genossenschaftsausstellung» im Dortmunder Stadthaus für Informa-

tionen über co op Dortmund zur Verfügung.

4. Information und Diskussion

Mitglieder werden in den verschiedensten Versammlungen über co op Dortmund informiert und bringen selbst Probleme – die Genossenschaft betreffend – mit in die Versammlung ein. Solche Diskussionen dienen beiderseitigem Informationsaustausch über die momentane Situation der Genossenschaft.

4.1 Die Bezirksvertreterversammlung

In den 20 Bezirken, in die das Ausbreitungsgebiet eingeteilt ist, werden jährlich ca. 20 - 40 Bezirksvertreterversammlungen mit ca. 30 - 40 Mitgliedern und Stellvertretern abgehalten.

Leiter dieser Versammlungen sind Genossenschaftssekretäre und leitende Mitarbeiter des Einkaufs und Verkaufs. Anhand von Zahlen und graphischen Darstellungen wird dann der Stand und die Entwicklung der Genossenschaft aufgezeigt. Ebenso gehören warenwirtschaftliche Fragen des Bezirkes und der Läden sowie aktuelle Fragen zur Tätigkeit der Vertreter und Stellvertreter in einer Bezirksvertreterversammlung zu den Informations- und Diskussionspunkten.

4.2 Die Gebietsvertreterversammlung

Das Ausbreitungsgebiet der co op Dortmund wird nicht nur in Bezirke unterteilt, sondern auch in 3 Gebiete: Ost, Mitte, West. In den Gebieten finden jährlich 3 - 6 Versammlungen mit je 200 Mitgliedern statt. Auf den Gebietsvertreterversammlungen informiert und diskutiert der Vorstand mit den Mitgliedern über unternehmenspolitische Fragen, z.B. das jährliche Investi-

tionsvolumen der co op Dortmund. Ein weiterer Punkt der Versammlung besteht darin, Vorschläge für die Wahl neuer Aufsichtsratsmitglieder aus den Reihen der Mitglieder zu sammeln.

4.3 Der Betriebsrat

Der Betriebsrat der co op Dortmund besteht aus 31 Betriebsräten, die sich wie folgt zusammensetzen: 27 Vertreter der Angestellten und 4 Vertreter der gewerblichen Mitarbeiter.

Der Betriebsrat vertritt die Arbeitnehmerinteressen gegenüber der Geschäftsleitung auf der Basis des Betriebsverfassungsgesetzes, Manteltarifvertrages und Tarifvertrages. In 7 Betriebsratsausschüssen wird

im kleinen Kreis über die anfallenden Probleme informiert und diskutiert, bevor im Gesamtbetriebsrat darüber entschieden wird.

Die Ausschüsse:

- Betriebsausschuss/Wirtschaftsausschuss – geschäftsführender Betriebsrat: 9 Mitglieder
- Disziplinarausschuss
- Lagerausschuss
- Ladenausschuss
- Personalausschuss
- Prämienausschuss
- Kuratorium der Zuschusskasse

Der Betriebsrat und der Arbeitsdirektor arbeiten bei personellen Entscheidungen auf der Basis der Mitbestimmung zusammen.

RESUMES

ÜBER DIE DEMOKRATISCHE STRUKTUR DER KONSUMGENOSSENSCHAFT DORTMUND – In den 82 Jahren ihres Bestehens hat sich co op Dortmund, ein Einzelhandelsunternehmen in der Rechtsform der Genossenschaft, vom bescheidenen «Allgemeinen Konsumverein» zur modernen, leistungsfähigen Konsumgenossenschaft entwickelt: Fast die Hälfte der Familien im Einzugsbereich sind Mitglieder und damit Mitbesitzer; in 1984 wurde ein Warenumsatz von über 1,9 Mrd DM erzielt. Stand die Gründung im Zeichen der Not, so verbürgt co op Dortmund sich in der heutigen Wohlstandsgesellschaft für Leistung im Wettbewerb und aktive Mitwirkung am wirtschaftlichen Geschehen des Unternehmens.

Dabei prägen Mitbestimmung, Wirtschaftsdemokratie und klare Kompetenzabgrenzungen die Organisation des Unternehmens. An seiner Spitze steht die Mitgliederversammlung, die alle 3 Jahre Vertreter und Ersatzmänner in das höchste Beschlussfassungsorgan, die Vertreterversammlung, wählt. Diese vertritt die Interessen der Mitglieder und ist insbesondere zuständig für Satzungsfragen, unternehmenspolitische Beschlüsse und die Wahl von Aufsichtsratsmitgliedern, die, wie die Vorstandsmitglieder, an Vertreterversammlungen teilnehmen, jedoch nicht stimmberechtigt sind. Der Aufsichtsrat ist paritätisch mit Anteilseignern und Arbeitnehmervertretern besetzt. Die Mitgliedschaft im Vorstand schliesst die im Aufsichtsrat aus. Letzterer kontrolliert die Arbeit des Vorstandes, ihm obliegt die Bestellung und Berufung des Vorstandes und die Genehmigung der Jahreswirtschaftspläne. Der Vorstand seinerseits führt die Geschäfte der Genossenschaft und hat die Interessen der Mitglieder unter Förderung der genossenschaftlichen Ziele zu wahren.

Das Unternehmen erfreut sich wachsender Mitgliederzahlen, was nicht nur auf die Gewinnbeteiligung, sondern vor allem auch auf die intensive Mitgliederbetreuung zurückzuführen ist, die von 4 hauptamtlichen Genossenschaftssekretärinnen wahrgenommen wird. Zahlreiche Veranstaltungen, Informations- und kulturelle Angebote erreichen Tausende von Besuchern, und das Mitgliederbegegnungszentrum ist stark besucht. Die Frauengilde, ein Zusammenschluss engagierter Genossenschaftlerinnen, betreibt ebenfalls Öffentlichkeitsarbeit, ferner Mitgliederwerbung sowie die Beratung in Verbraucherfragen.

Der Vertiefung der Mitgliederinformation und Rückkoppelung zwischen Unternehmensspitze und -basis dienen auch die Vertreterversammlungen auf Bezirks- und Betriebsebene, auf denen u.a. Vorschläge für die Wahl von Aufsichtsratsmitgliedern diskutiert werden.

Auf Unternehmensebene vertritt der Betriebsrat im Rahmen der gesetzlichen Bestimmungen und der zwischen den Sozialpartnern ausgehandelten Regelungen die Arbeitnehmerinteressen gegenüber der Geschäftsleitung, wobei die Beschlussfassung von verschiedenen Ausschüssen vorbereitet wird. Bei personellen Entscheidungen arbeitet der Betriebsrat auf der Basis der Mitbestimmung mit dem Arbeitsdirektor zusammen.

THE DEMOCRATIC STRUCTURE OF THE DORTMUND CO-OPERATIVE SOCIETY – The Dortmund Co-operative is a retail firm, registered under law as a cooperative society. Over the 82 years since its foundation it has grown from a small co-operative association into an efficient modern society. More than half the families in the region are now members and, hence, joint owners. In 1984 its turnover was well over DM 1.9 billion. Necessity was the mother of invention at its inception. Now, however, in today's world of plenty, Dortmund Co-operative pledges its proceeds in the face of competition and guarantees active participation in the running of its affairs.

The firm is organised according to principles of participation, economic democracy and a clear definition of functions. Its General Assembly, which meets every three years to elect delegates and deputees, is its highest authority. It safeguards the interest of associates and also deals with statutory matters and decisions regarding the running of the firm, and elects the members of the Supervisory Council who, like the managers, attend meetings but do not have the right to vote. The Supervisory Council is made up equally of shareholders and staff representatives. A manager may not sit on the Supervisory Council. The Supervisory Council supervises the Management Board, nominates and dismisses the managers and approves the annual budget. The Board of Managers is responsible for the administration of the Society and safeguards the interest of associates, whilst abiding by the aims of cooperation.

The firm is encouraged to note that the number of its associates is increasing, largely due to participation but even more so, perhaps, to the greater contact it has with its associates. Four full-time secretaries are responsible for the latter. Information meetings and cultural events regularly draw thousands of visitors and the social centre for associates is very popular. The Guild which is made up of committed female co-operators, is also involved in public relations, the recruitment of co-operators and consumer information.

Delegates meetings, which are held in districts and regions and which discuss the election of members to the Supervisory Council, provide additional information to members and tighten the links between the management and the grass roots.

Within the bounds set by the law and the agreements between management and employees, the House Committee represents staff interests to the management. Matters for discussion are proposed by several committees. For decisions affecting staff the House Committee co-operates with the Arbeitsdirektor, a kind of director of social affairs whose nomination and function are subject to the laws governing participation.

DE LA STRUCTURE DEMOCRATIQUE DE LA SOCIETE COOPERATIVE DE DORTMUND – Au cours de ses 82 ans d'existence, co op Dortmund, une entreprise du commerce de détail constituée sous la forme juridique d'une société coopérative, a passé du stade de modeste association coopérative à celui d'une société moderne et efficace. Ainsi, près de la moitié des familles habitant la région en sont membres, donc copropriétaires; en 1984, le chiffre d'affaires dépassait largement les 1,9 milliards de DM. La nécessité avait présidé à la création; dans la société d'abondance actuelle, par contre, co op Dortmund se porte garant du rendement dans une situation de concurrence et de la participation active à la marche de l'entreprise.

Quant à l'organisation de l'entreprise, elle est caractérisée par la participation, la démocratie économique et une nette délimitation des attributions. L'assemblée des associés, qui, tous les 3 ans, élit les délégués et les suppléants, en est le pouvoir suprême. Elle veille aux intérêts des associés; sont également de son ressort les questions statutaires, les décisions relatives à la marche de l'entreprise ainsi que l'élection des membres du conseil de surveillance qui, tout comme les directeurs, participe aux séances sans exercer le droit de vote. Le conseil de surveillance se compose à moitié de détenteurs de parts sociales, à moitié de représentants du personnel. La qualité de membre du conseil de surveillance est incompatible avec celle de directeur. Le conseil de surveillance contrôle la gestion du conseil de direction, nomme et révoque les directeurs et approuve les plans économiques annuels. Le conseil de direction, lui, est chargé de la gestion de la société et veille aux intérêts des associés, tout en poursuivant les objectifs de la coopération.

L'entreprise se félicite de ce que le nombre des associés va augmentant, évolution due à la participation tout autant, sinon plus, au développement de contacts suivis avec les associés. Quatre secrétaires à plein temps sont chargés de cette activité. De nombreuses réunions d'information et manifestations culturelles attirent des milliers de visiteurs, et le centre de rencontre mis à disposition des associés connaît une fréquentation intense. La gilde, composée de coopératrices engagées, s'occupe également de relations publiques, de recrutement de coopérateurs ainsi que de l'information des consommateurs.

Les assemblées de délégués, qui ont lieu tant au niveau des districts que des régions et qui délibèrent sur l'élection des membres du conseil de surveillance, contribuent à améliorer l'information des membres et à resserrer les contacts entre la direction et la base.

Dans les limites fixées par la loi et les accords conclus entre les partenaires sociaux, c'est le comité d'entreprise qui, au sein de l'entreprise, défend les intérêts du personnel à l'égard de la direction. Différentes commissions préparent ses délibérations. Pour les décisions touchant le personnel, le comité d'entreprise collabore avec le Arbeitsdirektor, sorte de directeur des affaires sociales, la nomination et la fonction duquel sont définies par la législation sur la participation.

LA ESTRUCTURA DEMOCRATICA DE LA SOCIEDAD COOPERATIVA DE DORTMUND – Durante sus 82 años de existencia, la Co op Dortmund, empresa de comercio al por menor constituida jurídicamente como una sociedad cooperativa, ha pasado del estado de asociación cooperativa modesta al de una sociedad moderna y eficaz. Así, cerca de la mitad de las familias que habitan la región son sus miembros, es decir, sus copropietarios; en 1984, el volumen de operaciones superaba los 1,9 millones de marcos alemanes. La necesidad había presidido a la creación; en cambio, en la actual sociedad de abundancia, Co op Dortmund garantiza el rendimiento en situación de concurrencia y la participación activa al funcionamiento de la empresa.

Con respecto a la organización de la empresa, ésta se caracteriza por la participación, la democracia económica y una limitación precisa de las atribuciones. La Asamblea de los socios, que elige cada 3 años los delegados y los suplentes, representa el poder supremo y está encargada de atender los intereses de los socios; también le incumben las cuestiones estatutatorias, las decisiones relativas al funcionamiento de la empresa así como la elección de los miembros del Consejo de Vigilancia que, al igual que los directores, participa a la sesiones sin ejercer el derecho de voto. El Consejo de Vigilancia está compuesto por una mitad de detentores de aportes sociales, y por otra mitad de representantes del personal. La calidad de miembro del Consejo de Vigilancia es incompatible con la de director. El Consejo de Vigilancia controla la gestión del Consejo de Dirección, nombra y revoca los directores y aprueba los planes económicos anuales. El Consejo de Dirección está encargado de la gestión de la sociedad y atiende los intereses de los socios, prosiguiendo los objetivos de la cooperación.

La empresa se felicita de ver que el número de socios va en aumento, evolución que se debe tanto a la participación que al desarrollo de contactos continuos con los socios. Cuatro secretarios se encargan por completo a esta actividad. Numerosas reuniones de información y manifestaciones culturales atraen miles de visitantes, y la frecuentación al centro de reuniones que se ha puesto a la disposición de los socios es intensa. La guilda, compuesta de cooperadoras voluntarias, se ocupa también de relaciones públicas, del reclutamiento de cooperadores así que de la información al consumidor.

Las asambleas de delegados, que se llevan a cabo a nivel de los distritos como a nivel regional, y que deliberan sobre la elección de los miembros del Consejo de Vigilancia, contribuyen a mejorar la información de los miembros y a estrechar las relaciones entre la dirección y la base.

Dentro de los límites de la ley y los acuerdos concluidos entre los asociados sociales, es el comité de empresa el que, al interior de la empresa, defiende los intereses del personal frente a la dirección. Diferentes comisiones preparan sus deliberaciones. Para las decisiones relativas al personal, el comité de empresa colabora con el «Arbeitsdirektor», que es una especie de director de asuntos sociales cuyo nombramiento y función están definidos por la legislación sobre la participación.

DESWOS: Wir bieten Hilfe zur Selbsthilfe



In Sonatala, Indien, als Teil eines gegenseitigen Unterstützungsprogramms, besteht eine Ausbildungsstätte für zukünftige Weber. Ihren Rohstoff, die Wolle, spinnen die Auszubildenden an einfachen Spinnrädern selbst.

Seit über 120 Jahren leisten in Deutschland gemeinnützige Wohnungsunternehmen einen wesentlichen Beitrag zur Wohnungsversorgung der breiten Schichten der Bevölkerung. Zu ihren grössten Leistungen gehört zweifellos der Wiederaufbau der zerstörten Städte in der Bundesrepublik nach dem zweiten Weltkrieg. Heute ist die gemeinnützige Wohnungswirtschaft mit etwa 3,5 Millionen eigenen Mietwohnungen der grösste Anbieter am Immobilienmarkt

der Bundesrepublik Deutschland. Rund 1200 der zur Unternehmensgruppe gehörenden 1800 Unternehmen sind Wohnungsbaugenossenschaften, die gegründet vorwiegend während der Industrialisierung Deutschlands, zugleich auch die Urzelle der gemeinnützigen Wohnungswirtschaft bilden.

Ausser ihrem selbstgestellten Auftrag, einkommensschwache Familien mit angemessenem und menschenwürdigem Wohnraum zu tragbaren Preisen zu

versorgen, haben die Wohnungsbaugesellschaften und -gesellschaften auch noch eine grosse Zahl anderer sozialer Verpflichtungen zu Gunsten ihrer Mitglieder und Mieter freiwillig übernommen. Grosszügige Gemeinschaftseinrichtungen und individuelle Hilfe gehören hierbei zu den Selbstverständlichkeiten.

Angesichts des wachsenden Wohnungselends in der Dritten Welt haben die Unternehmen auch früh erkannt, dass ihr Prinzip der Gemeinnützigkeit nicht an den Grenzen der Bundesrepublik enden kann. Erneut waren es Genossenschaften, die wesentlich dazu beitrugen, dass am 17. November 1969 die DESWOS – Deutsche Entwicklungshilfeeinrichtung der deutschen gemeinnützigen Wohnungswirtschaft – gegründet wurde.

Bis heute ist die DESWOS die einzige Entwicklungshilfe-Organisation in der Bundesrepublik, die sich speziell mit den Bereichen Bauen und Wohnen im Sinne der Hilfe zur Selbsthilfe beschäftigt. Auf der Basis genossenschaftlichen Gedankengutes leistet so die gemeinnützige Wohnungswirtschaft der Bundesrepublik ihren solidarischen Beitrag zur Lösung der Wohnungsprobleme in der Dritten Welt. Wichtigstes Ziel der DESWOS-Arbeit ist neben dem Bau von menschenwürdigen Behausungen die Schaffung einer wirtschaftlichen Infrastruktur, die es den dort lebenden Menschen ermöglicht, unabhängig von fremder Hilfe ihr Leben gestalten zu können. Den jeweiligen Gegebenheiten angepasste genossenschaftliche Strukturen haben sich für den Aufbau eines Wirtschaftssystems in hervorragender Weise bewährt und werden überall gern angenommen.

Oft findet man derartige Strukturen auch schon vor. So in Udaynarayanpur/Indien.

Der Bezirk Udaynarayanpur liegt im Distrikt Howrath im indischen Bundes-

staat West-Bengalen, rund 60 Kilometer nordwestlich der Hafenstadt Kalkutta. Wirtschaftliches Zentrum des Bezirkes im Gangesdelta ist das Dorf Sonatala, das mit seinen knapp 5000 Einwohnern die grösste Ansiedlung der Region ist. Insgesamt leben rund 140.000 Menschen in diesem Gebiet.

Arbeitsmöglichkeiten finden sich derzeit ausschliesslich in der Landwirtschaft, doch auch hier gibt es für niemanden Vollbeschäftigung – eigener Landbesitz ist für die hier lebenden Familien die absolute Ausnahme. Infolge der rezessiven industriellen Entwicklung ist auch die Möglichkeit, sich in der Industriestadt Howrath als Tagelöhner zu verdingen, nicht mehr gegeben. Das Durchschnittseinkommen der Familien liegt mit etwa 150 Rs (ca. 38 DM) noch unter der sogenannten Armutsgrenze, die vom indischen Staat mit 250 Rs (ca. 65 DM) angegeben wird.

Jedes Jahr treten der Ganges und seine Nebenflüsse über ihre Ufer und verwüsten ganze Landstriche. Schwere Stürme tun ein übriges. Allein im Oktober 1985 wurden im Bezirk Udaynarayanpur über 200 Familien durch einen Sturm obdachlos. Bei der Flutkatastrophe im Juni/Juli 1984 verloren 985 Familien ihr Dach über dem Kopf. Der überwiegende Teil der Familien ist nicht in der Lage, aus eigener Kraft neue Häuser zu bauen. Sie leben jetzt unter freiem Himmel oder in baufälligen Hütten bzw. unter Decken und Planen, die keinen Schutz vor Regen, Sonne und Hitze bieten.

Seit dem Jahr 1935 besteht in Udaynarayanpur die Selbsthilfe-Organisation «Sonatala Milan Sangha». Gegründet wurde die Organisation, als sich sozial engagierte Leute zu einer Gruppe zusammenfanden, um auf die verzweifelte Situation der ausgebeuteten Landbevölkerung aufmerksam zu machen und durch Sozialdienste aktiv zu einer Verbesserung der Lebensbedingungen

beizutragen. Bedingt durch die knappen finanziellen Mittel und personelle Engpässe sowie durch die sich aus den regelmässigen Naturkatastrophen ergebenden Sachzwänge war jedoch die Arbeit im wesentlichen auf unmittelbare Nothilfe beschränkt. Erst in den siebziger Jahren verlagerte sich der Schwerpunkt der Arbeit zu sozio-ökonomischen Entwicklungsprogrammen wie Viehzucht, Landwirtschaft, Dorfindustrie, die zu einer Stabilisierung der Lebenssituation der Landbevölkerung führen sollen. Die Basis für eine nachhaltige Strukturverbesserung hat die «Sonatala Milan Sangha» bereits geschaffen:

Die meisten Dörfer verfügen über einen Tiefbrunnen, der sauberes und trinkbares Wasser fördert, was für die

gesundheitliche Situation in den Ortschaften von wesentlicher Bedeutung ist. Im Zentrum Sonatala wurde zudem eine Gesundheitsstation eingerichtet, in der einmal wöchentlich ein Arzt Sprechstunde hält und ansonsten ein ausgebildeter Krankenpfleger Notdienst macht. Der Aus- und Weiterbildung der Landbevölkerung, die weitgehend aus Analphabeten besteht, wird grosse Bedeutung beigemessen. Rund 75 Prozent der Kinder und Jugendlichen lernen heute in dieser Region lesen und schreiben, ein für indische Verhältnisse unglaublich hoher Prozentsatz. Das Schulgebäude wurde, wie auch die Gesundheitsstation, von der Landbevölkerung selbst errichtet. Die Lehrer werden aufgrund der Bemühungen der «Sonatala Milan Sangha» vom Staat bezahlt.



Ein Zyklon hat das Strohdach weggerissen. Die alte Plastikplane bietet wenig Schutz vor den Einflüssen der Witterung.

Auch der Probleme der Voll- und Halbwaisen, denen im Regelfall in Indien eine eher fragwürdige Zukunft beschieden ist, hat sich die Organisation angenommen und für sie die für die bestehenden Gegebenheiten optimale Lösung gefunden. Die Kinder werden nicht in einem Heim untergebracht, sondern leben bei nahen Verwandten oder auch bei Pflegefamilien, die für die Unterbringung einen Zuschuss für das Haushaltsbudget erhalten. Das Geld hat «Sonatala Milan Sangha» aus einem Topf des Sozialhaushaltes des Staates besorgt. Der Vorteil dieser Lösung ist vor allen Dingen darin zu sehen, dass die Kinder dadurch, dass sie im Familienverband verbleiben können, eine «normale» Entwicklung durchlaufen können und nicht, wie sonst in Indien vielfach üblich, auf sich selbst gestellt sind. Alle diese Voll- und Halbwaisen besuchen die Schule, wo sie auch gepflegt werden.

Die berufliche Bildung der Erwachsenen ist ein weiterer Schwerpunkt im Programm der «Sonatala Milan Sangha». Da eine eigenständige Landwirtschaft aufgrund der Bodenbesitzverhältnisse für die Bevölkerung nicht möglich ist, beschränkt man sich auf die Entwicklung einer Dorfindustrie im Bereich Weben und den Ausbau der Eier- und Milchproduktion. Derzeit werden in Sonatala etwa 100 arbeitslose Männer aus dem Bezirk Udaynarayanpur in den Bereichen Hühnerzucht, Milchwirtschaft und Textilproduktion ausgebildet. Nach Abschluss der Ausbildung erhalten die Familien ein Darlehen (für das im übrigen die DESWOS zu 50 Prozent bürgt), mit dem sie sich einen eigenen Betrieb im jeweils erlernten Bereich aufbauen können. Der Verkauf der Produkte ist ebenfalls gesichert: Was nicht dem eigenen Bedarf und dem der Region zugeführt wird, findet auf den Märkten der Städte Kalkutta und How-

rah, wo ein immenser Bedarf besteht, leicht seine Abnehmer.

Kernstück dieses sich aufbauenden Genossenschaftswesens ist die vor einiger Zeit gegründete «Sonatala Savings Bank», ein nach genossenschaftlichen Prinzipien aufgebautes Geldinstitut, über das langfristig alle Geldgeschäfte des Gemeinwesens abgewickelt werden sollen.

Dringendstes Problem ist jedoch im Moment die Verbesserung der Wohnsituation der Landbevölkerung, die ein für die meisten unerträgliches Mass erreicht hat. Die «Sonatala Milan Sangha» wandte sich mit einem Projektantrag an die DESWOS – Deutsche Entwicklungshilfe für soziales Wohnungs- und Siedlungswesen in Köln-, die sich nach eingehender Prüfung von Projekt und Partner zur Förderung und Betreuung des Wohnungsbauvorhabens in Udaynarayanpur entschloss.

Seit August 1985 wird nun in Sonatala und den anderen Dörfern fleissig gebaut. 500 Häuser sollen bis August 1986 fertig sein. Die Bauarbeiten werden von künftigen Bewohnern selbst ausgeführt. In der Regel wird das neue Haus unmittelbar neben der bisherigen Unterkunft gebaut. Die Häuser haben einen Grundriss von durchschnittlich 3 x 3 m, inklusive der überdachten Veranda, auf der sich, vor allem während des heissen indischen Sommers, das Familienleben abspielt. Zuerst werden die Fundamente ausgehoben. Die ca. 40 cm breiten und 80 cm tiefen Gräben werden dann mit einem Gemisch aus Lehm, Stroh und Zweigen aufgefüllt und durch Stampfen verdichtet. Der benötigte Lehm wird in unmittelbarer Nähe der Baustelle abgestochen. Aus Lehm werden auch die Mauern errichtet, und zwar in zehn Schichten von etwa 20 cm Stärke, die nach dem Austrocknen steinhart sind. Jede Schicht benötigt etwa eine Woche, um völlig trocken zu werden. Nach durchschnitt-

lich zehn Wochen ist der Rohbau also fertig. Auf diesen Unterbau wird dann eine Dachkonstruktion aus Bambus gesetzt, auf die später die Dachpfannen aufgebracht werden. Ziegeldächer haben sich für diese Region als die beste Lösung erwiesen. Zwar entsprechen Dächer aus Reisstroh der traditionellen Bauweise, sie haben aber gegenüber dem Ziegeldach erhebliche Nachteile. Zunächst einmal ist das Ziegeldach gegenüber Witterungseinflüssen erheblich widerstandsfähiger als das beste Dach aus Reisstroh. Es ist viel eher in der Lage, dem Monsun und den schweren Stürmen standzuhalten. Dazu kommt, dass unter einem Ziegeldach eine erheblich bessere Ventilation herrscht. Die permanente Belästigung durch den Rauch der Herdstelle – viele Inder, die unter einem Strohdach leben, leiden an Schädigungen der Lungen – wird erheblich gemildert. Ausserdem sind Strohdächer während der Regenzeit und bei Überschwemmungen ein bevorzugter Aufenthaltsort für Schlangen und anderes Ungeziefer, unter einem Ziegeldach nistet sich höchstens einmal ein Streifenhörnchen-Paar ein, und diese Tiere sind nur possierlich und nicht gefährlich.

120 Häuser sind bisher fertiggestellt, 69 weiter gehen derzeit ihrer Vervollständigung entgegen. Ein Anschluss-Projekt

mit 2000 Häusern ist bereits jetzt fest in der Planung. Die Weichen für eine bessere Zukunft sind für die Menschen in Udaynarayanpur somit gestellt.

Schon in absehbarer Zeit werden immer mehr von ihnen nicht nur über ein sicheres Haus, sondern auch über ein Einkommen verfügen, von dem sie leben können. Die neue Situation scheint sich auch schon herumgesprochen zu haben, denn einige Familien, die vor einiger Zeit angesichts der scheinbar ausweglosen Lage ihre Dörfer verlassen und in Kalkutta versucht haben, Fuss zu fassen, sind wieder in ihre Heimat zurückgekehrt und versuchen nun gemeinsam mit den anderen einen neuen Start.

Die Kombination von Förderung des Wohnungsbaus und Förderung von Einkommen schaffenden Massnahmen erweist sich mehr und mehr als ein entwicklungspolitisches Musterbeispiel. Um die hier gemachten Erfahrungen auch anderen Gruppen zugänglich machen zu können, produziert die DESWOS derzeit in Udaynarayanpur einen Lehrfilm, der nach Fertigstellung in anderen Notstandsgebieten Indiens gezeigt werden soll, um den dort lebenden Menschen Lösungssätze für ihre Probleme aufzuzeigen.

RESUMES

DESWOS: WIR BIETEN HILFE ZUR SELBSTHILFE – Seit rund hundert Jahren wird der Immobilienmarkt in Deutschland nachhaltig durch die sog. gemeinnützigen Wohnungsunternehmen beeinflusst. Auf Anregung der Wohnungsbaugenossenschaften, die die Mehrheit der gemeinnützigen Wohnungsunternehmen bilden, hat die gemeinnützige Wohnungswirtschaft 1969 die DESWOS – Deutsche Entwicklungshilfeorganisation der deutschen gemeinnützigen Wohnungswirtschaft – gegründet. Als einzige Entwicklungshilfe-Organisation in der BRD, die sich speziell mit den Bereichen Bauen und Wohnen im Sinne der Hilfe zur Selbsthilfe befasst, hat die DESWOS ihre Tätigkeit auf die Dritte Welt ausgedehnt, wo sie auf den Bau von Sozialwohnungen und die Schaffung einer an genossenschaftlichen Strukturen orientierten wirtschaftlichen Infrastruktur hinarbeitet.

In Sonatala, einem indischen Dorf im Grossraum Kalkutta, beispielsweise haben endemische Armut und Naturkatastrophen eine besonders schwere Wohnungsnot verursacht.

Mit Unterstützung der DESWOS hat eine regionale Selbsthilfeorganisation dort die Voraussetzungen einer sozio-ökonomischen Entwicklung geschaffen, vor allem über Projekte in den Bereichen öffentliche Gesundheit, Ausbildung der Landbevölkerung, Entwicklung der Dorfindustrie und Gründung einer Sparkasse genossenschaftlicher Prägung. Nach Billigung eines Wohnungsbauvorhabens

durch die DESWOS sind derzeit 500 Häuser im Bau. Durch die aktive Beteiligung der künftigen Bewohner, die Verwendung ortsüblicher Baumaterialien und eine im Vergleich zur traditionellen Bauweise bessere Konstruktion gewinnt das Projekt an psychologischer Breitenwirkung, so dass es zur Eindämmung der Landflucht beiträgt. So erweist sich die Kombination von Wohnungsbauförderung und Arbeitsbeschaffungsmassnahmen als ein entwicklungspolitisches Musterbeispiel.

Die DESWOS produziert einen Lehrfilm über das Experiment, um der Bevölkerung anderer Notstandsgebiete konkrete Lösungsansätze für ihre Probleme zeigen zu können.

DESWOS: HELPING TO PROMOTE MUTUAL ASSISTANCE – Gemeinnützige Wohnungsunternehmen, public utility associations involved in building and managing rented property, have been, for a century now, a major component on the real estate market in Germany. In 1969, at the instigation of the housing co-operatives, its main partners, this sector founded its own development agency – DESWOS. DESWOS is the only development agency in the Federal Republic specifically concerned with promoting mutual assistance in matters of building and housing. It has extended its activities to Third World countries, where it has provided subsidized housing and established co-operative-based economic infrastructures.

For example, in the Indian village of Sonatala, near Calcutta, inherent poverty and natural disasters have given rise to a particularly severe housing crisis.

With the support of DESWOS, a regional mutual assistance association has been set up in this village to pave the way for socio-economic development, by means of public health schemes, education for the rural population, the development of village industries and the creation of a cooperative-style savings bank. A building project has been approved by DESWOS and 500 houses are at present under construction. The participation of the future inhabitants and the use of local materials and better designs than those traditionally used have given the project a psychological impact which is helping to halt the process of urban migration. House-building with the additional job opportunities this provides is, thus, becoming a pilot experiment in development.

A documentary on the project has been produced by DESWOS for the inhabitants of other disaster areas, providing practical suggestions for the solution of their problems.

DESWOS: AIDER POUR PROMOUVOIR L'ENTRAIDE – Depuis une centaine d'années, les gemeinnützige Wohnungsunternehmen, organismes d'utilité publique, spécialisés dans la gestion d'immeubles locatifs, jouent un rôle déterminant sur le marché immobilier intérieur d'Allemagne. Sous l'impulsion des coopératives d'habitation, majoritaires, le secteur a fondé, en 1969, sa propre agence de développement, la DESWOS. Seule agence de développement en RFA à promouvoir expressément l'entraide en matière de construction et de logement, la DESWOS a étendu ses activités aux pays du tiers monde, en mettant à disposition des logements sociaux et en créant une infrastructure économique, basée sur des structures coopératives.

A Sonatala, village indien situé dans la région de Calcutta, par exemple, la pauvreté endémique et les catastrophes naturelles ont provoqué une crise du logement particulièrement aiguë.

Soutenu par la DESWOS, un mouvement régional d'entraide y a créé les conditions d'un développement socio-économique, en mettant l'accent sur l'hygiène publique, l'éducation de la population rurale, le développement d'une industrie villageoise et la fondation d'une caisse d'épargne à caractère coopératif. Un projet de construction de logements ayant été approuvé par la DESWOS, 500 maisons sont actuellement en construction. La participation active des futurs habitants, l'utilisation de matériaux locaux, une conception avantageuse par rapport à celle de l'habitat traditionnel, font que le projet exerce un impact psychologique qui contribue à endiguer l'exode rural. Ainsi, la promotion du logement, joint à la création d'emplois, se révèle être une expérience pilote en matière de développement.

Un documentaire, relatant l'expérience, est produit par la DESWOS, afin de proposer aux habitants d'autres zones sinistrées des solutions concrètes à leurs problèmes.

DESWOS: AYUDAR PARA PROMOVER LA AYUDA MUTUA – Desde hace cien años, los gemeinnützige Wohnungsunternehmen, organismos de utilidad pública especializados en la construcción y gestión de viviendas, desempeñan una función determinante en el mercado inmobiliario interno de Alemania. Impulsado por las cooperativas de vivienda mayoritaria, el sector fundó en 1969 su propia agencia de desarrollo: la DESWOS. Esta agencia de desarrollo, que es la única en la RFA que promueve explícitamente la ayuda mutua en la construcción y la vivienda, extendió sus actividades a los países

del Tercer Mundo, poniendo a su disposición viviendas sociales y creando una infraestructura económica basada en las estructuras cooperativas.

Por ejemplo, en Sonatala, pueblo indú situado en la región de Calcuta, la pobreza endémica y los desastres naturales han provocado una crisis de vivienda particularmente grave.

Gracias al apoyo de la DESWOS, un movimiento regional de ayuda mutua ha creado las condiciones necesarias para un desarrollo socioeconómico que hace hincapié en la higiene pública, la educación de la población rural, el desarrollo de una industria pueblerina y la fundación de una caja de ahorros de índole cooperativo. La DESWOS aprobó un proyecto de construcción de viviendas gracias al cual se están construyendo actualmente 500 casas. La participación activa de los futuros habitantes, la utilización de materiales locales, una concepción de habitación ventajosa en comparación a la forma de habitación tradicional hacen que el proyecto ejersa un impacto psicológico que contribuye a refrenar el éxodo rural. Así, la promoción de la vivienda, junto con la creación de empleos, ha revelado ser una experiencia modelo en materia de desarrollo.

Un Metodo para Desarrollar el Cooperativismo con el Concurso de los Mismos Socios

Dr. Uriel Estrada-Calderon *

Recordando la historia de Rochdale, sabemos que fué la miseria, el hambre, el abuso de los empresarios el que llevó a los 28 obreros sembradores del cooperativismo moderno, en 1844, a dar los pasos esenciales a toda acción o actividad cooperativa eficaz: reunirse en sesiones semanales para encontrar soluciones probables, tempestades de ideas se dice hoy, y empezar a ahorrar, sistemáticamente, cada semana también. Cuatro peniques semanales, en lucha con el ansia que obligaba la pobreza para cumplir ese esfuerzo, que culminó en más de un año en una libra esterlina por cada uno.

La doctora Ana María O'Neill de Puerto Rico dice en su cuento «La Historia de Cuatro Centavos», «que fueron exprimidos en privaciones angustiosas de cada uno de 28 obreros (en 1843/

44). Son cuatro centavos cooperativos y en esto de ser cooperativos radica la magia de su poder para multiplicarse. — Son centavos que tienen el poder expansivo y germinatorio de semillas. Centavos que vibran al compás del sueño de transformación del que los depositó en el arca común de los ahorros con fe de agricultor que entierra su semilla. Encierro temporario en lo que la semilla contacta las fuerzas misteriosas que lo ayudan a romper su cárcel con la palanca verde de su tallo».

«Que poder, nos dirán ustedes, pueden tener cuatro centavos para realizar maniobras de carácter mundial? Si los cuatro centavos se hallan dispersos, sirven para una sola cosa: para atraer explotadores como unas gotitas dispersas de miel atraen las moscas. En cualquier comunidad la existencia de la explotación es índice de que hay en ella negocios lucrativos para el explotador. Si no los hubiera se trasladaría a otras regiones en busca de su presa. Los 28 obreros dueños de cuatro centavos de

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mi cuento, son 28 especialistas en pobreza. Saben de qué está hecha, y han concebido un plan para desintegrarla, para transustanciarla. Son 28 alquimistas sociales. Ustedes recuerdan aquellos alquimistas de la Edad Media que se empeñaron en transmutar en oro los metales groseros. Estos 28 pioneros se decidieron a transmutar la pobreza en riqueza colectiva, cambiando la explotación en hermandad económica.»

No nos digamos mentiras. Somos un puñado, entre los 4500 millones de habitantes de este planeta, los convencidos del potencial del cooperativismo como mecanismo seguro para llegar a regular las fuerzas que avanzan encontradas para el dominio del poder, que se arman y arman a otros utilizando el producto de la explotación de los pueblos todos, para invertir las sumas fabulosas en defensa de la paz preparando la guerra.

No nos digamos mentiras. En Conferencias, Simposios, Asambleas, desde la ONU y sus diversos organismos hasta las reuniones de grupos de personas en el más apartado rincón del planeta, se sabe, está aceptado, es más que conocido que hay que hacer esfuerzos, adoptar medidas, asignar – recursos, emprender acciones, en tal o cual sentido para lograr el cambio, para cerrar la brecha. Que las multinacionales, que la guerrilla, que a las fuerzas todas del mal hay que encontrar cómo dominarlas. Bla, bla, bla. El diagnóstico y el pronóstico son evidentes, son claros. Pero, ¿el tratamiento?

¿No compete al cooperativismo dar un paso de avanzada, un paso definitivo?. ¿No es la fuerza de la paz social? ¿No es la paz social el camino de la paz entre los pueblos, entre las naciones? ¿No es regulando todas las fuerzas negativas y positivas como se hace posible crear el clima, el ambiente que necesita la humanidad?. Que permita cambiar el

destino de esos anuales billones de dólares en armas, para crear prosperidad, salud, nutrición, recreación, vivienda, intercambio, cultura, prosperidad colectiva.

¿No estamos en mora de hablar menos y proceder más? ¿No estamos en mora de dar un paso similar al de los pioneros de Rochdale, de privarse en beneficio del poder germinatorio de semillas de los cuatro centavos depositados en la urna en 1843/44?

¿No es el 1%, un mecanismo que se puede asimilar, ahora ya con un carácter universal, en homenaje a los pioneros por su sacrificio que les permitió a ellos en primer lugar y a la humanidad en el futuro, romper las cadenas de la explotación? ¿No es la privación, en cuantía del 1% por cada servicio, como menor beneficio, que ningún socio tendría que sacar realmente de su bolsillo, pues éste es muchísimo mayor, constituir el paralelo de los cuatro peniques de los pioneros de Rochdale que les permitió derrotar la – pobreza y darle nuevamente a la humanidad, con su sacrificio y su lección sobre capacitación, el rumbo que necesita, como contribución del cooperativismo, como movimiento, como sistema y como sector a presionar y producir el cambio, a derrotar el lobo hombre? A completar la tarea inconclusa de los pioneros, o es que los cooperativistas sólo debemos beneficiarnos de los servicios a costos regulados que nos proporciona la cooperativa sin aportar nada al movimiento.

¿Es que estamos satisfechos con lo logrado?

¿Es que no podemos más?

¿Acaso no es el 1% un procedimiento de hoy nosotros y mañana para todos?.

¿No es el 1% un procedimiento claro, simple, lógico, equitativo, fácil, no es one roso, suficiente, controlable, mutualista, previsorio, futurista, compensador, identificable, poderoso?.

¿No sería el 1% mecanismo para

aglutinar muchos recursos de muchísimas organizaciones filantrópicas y gobiernos que en buena parte son desperdiciados y son aprovechados por el mecanismo de la explotación, y se frustran los – objetivos de los donantes?.

¿No podría el cooperativismo organizarse para manejar idóneamente sus propios recursos del 1% y los que generaría cuando todos esos mecanismos dispersos de ayuda, de efectos contradictorios muchas veces, nos vieran no sólo produciendo nuestros propios recursos para educación, capacitación y promoción, con la mitad, y Fundaciones para el Desarrollo Cooperativo con la otra – mitad del 1%?.

Si cada cooperativa, cada federación de modalidad de cooperativas hace la evaluación potencial del 1% en cada organismo y luego la confederación por modalidad o por país, hace el cálculo del 1%. Se evalúa su razón de ser, su repercusión en cuanto al socio, la cooperativa, el movimiento y la humanidad. Si se analiza el efecto del paternalismo en el movimiento. Lo que significaría romper el círculo vicioso: no hay desarrollo cooperativo – porque no hay recursos y no hay recursos porque no producimos desarrollo. La cooperativa no contribuye a su federación porque se considera autosuficiente y la federación no cumple con sus objetivos porque las cooperativas no contribuyen. Si rompemos el círculo vicioso consecuencia de la no contribución del socio para el progreso del movimiento. Sin afectarlo, pues es una retención del 1% sobre el beneficio mayor de cada servicio; y se hace la promoción, la educación, divulgando que es una inversión en autodesarrollo y generación de recursos, el procedimiento prosperaría rápidamente.

Si vamos todos a contribuir equitativamente, como en una especie de seguro para el desarrollo cooperativo, tendríamos, como en un seguro, que se hacen

las asignaciones para administración, las reservas y la atención de las protecciones. Como en un mecanismo de carácter nacional en primer lugar, o sea que todo organismo de grado superior es el que recibe con qué ser eficiente en pro del desarrollo cooperativo, por medio de la educación, capacitación y promoción. Luego el mecanismo también nacional de la Fundación Cooperativa para el Desarrollo Cooperativo, que estará conformada por eminentes personalidades del movimiento, vitalicias ad honorem y con los asesores que considere para cada gestión relacionada con el destino de sus recursos. Que recibiría por lo tanto las solicitudes de las federaciones y sugeriría también acciones necesarias y las orientaría. Que haría solicitud a la Fundación de Fundaciones por recursos para completar lo necesario para x,y o z proyecto, fuera de lo que recibiría como recursos de acuerdo con su necesidad para el movimiento de su país. Si pensamos en los países más desarrollados tienen el cooperativismo más pujante y tienen más educación y recuerdan en su historia la situación que rompió el cooperativismo, viéndonos a los cooperativistas de los países pobres aportando el 1% para el desarrollo universal del movimiento, será muy fácil para ellos comprometer a sus socios en el programa.

Por poderoso que sea el movimiento en cualquier país, el mecanismo del 1% le generaría recursos para impulsar modalidades débiles que existen en todos los países. Mantener reservas para atender nacional o internacional en caso de catástrofes, por ejemplo. ¿No sería muy gratificante para los cooperativistas de todo el mundo, que en caso de inundaciones, terremotos, derrumbes, etc. apareciera el movimiento por intermedio de la Fundación de Fundaciones, dando aportes contundentes, significativos no sólo para los socios de

cooperativas afectados, sino para los demás?. A la Cruz Roja.

¿No sería un mecanismo más de atraer recursos de otros organismos que son despilarrados sin misericordia, como nos consta en todos los países. Por aquello de los explotadores? ¿Los mecanismos que rompería una enorme fuerza cooperativa mundial? La regulación cooperativa en otros campos no específicamente cooperativos, aunque potenciales.

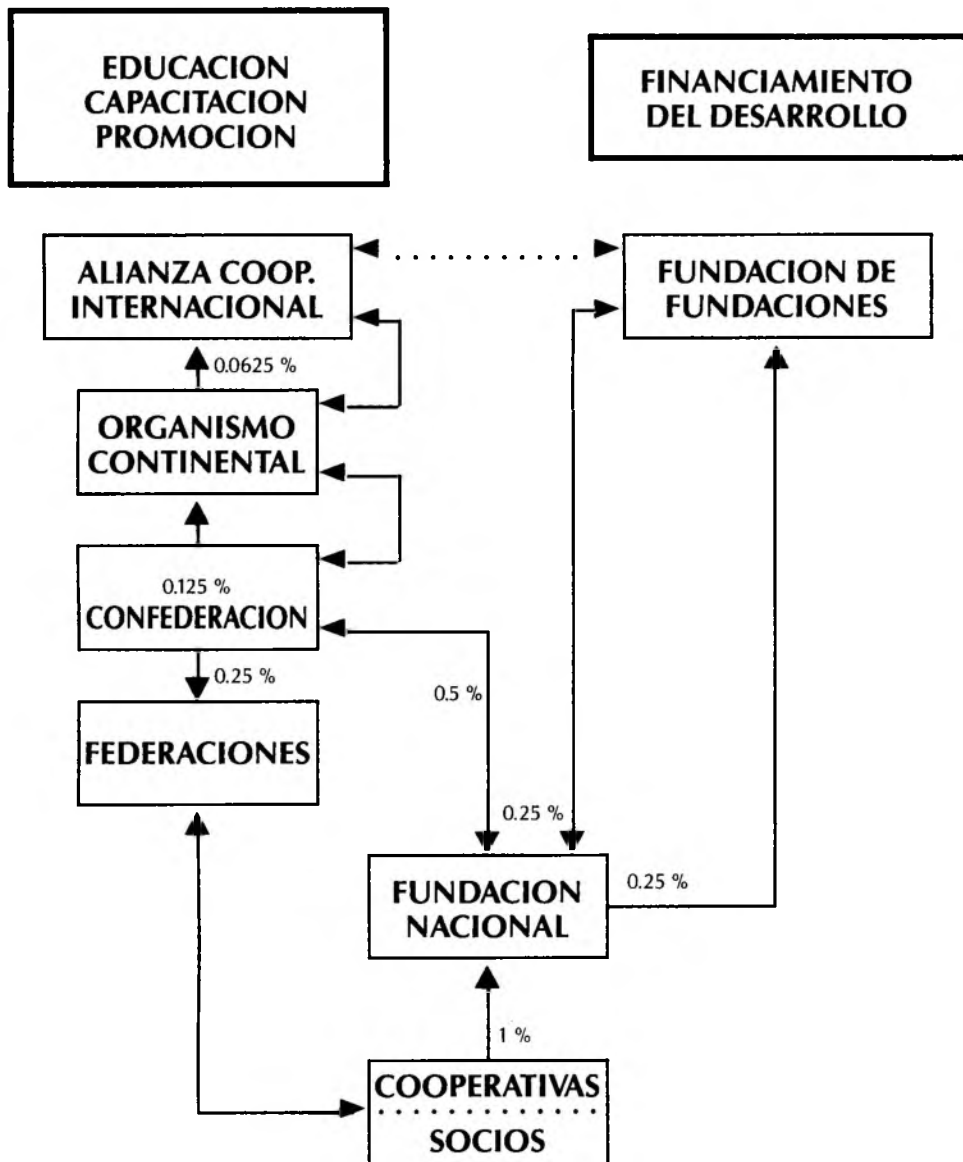
No se si habría un procedimiento lo suficientemente bajo que no signifique un sacrificio desde el punto de vista individual y lo suficientemente poderoso desde el punto de vista general para generar recursos contundentes e –inobjetables por su potencial, que permitan hacer planteamientos de soluciones universales, para un magno balance social, con proyecciones de paz mundial. A corto, mediano o largo plazo, de acuerdo con la oportunidad del compromiso, como el 1% que se propone para retención por cada cooperativa por cada servicio que utilice cada socio. Como lo dice la comisión que analizó los Principios para el Congreso de 1966, de la ACI, por todas las cooperativas, de todos los tipos, en todos los tiempos y en todos los lugares.

Indudablemente que los países en más difíciles situaciones económicas y por lo tanto sus sectores cooperativos, serían los primeros en recibir los recursos y mayor cuantía, en proporción al tamaño del país y del movimiento. Y como la generación de recursos es día a día, semana a semana, mes a mes, vendrían los planes de cooperación continuada, contribuyendo más pronto a modificar las condiciones de esos países.

Porque si un primer año de funcionamiento global significaría una suma superior a los 30.000 millones de dólares, sólo la Fundación de Fundaciones contaría con 7.500 millones para atender a las máximas necesidades. De acuerdo con las prioridades. Países con mucho desarrollo cooperativo y máximos problemas como Argentina y Brasil, podrían recibir varios centenares de millones de dólares, para aliviar posiblemente el problema de los intereses, con lo cual los argentinos recibirían, como los brasileros, cifras significativamente altas para compensar el sacrificio inicial. Cifras 5, 10, 20 millones a países pequeños, con poco desarrollo cooperativo, tendría un equivalente al de los grandes. No es sino meditar y hacer composición de lugar. Por ello es tan importante hacer círculos de estudio sobre el potencial del 1%, en todos sus aspectos y trascendencia desde todo punto de vista. Países con gran desarrollo como Estados Unidos, Canada, Alemania, Escandinavos, Francia, etc., tendrían recursos para su propio desarrollo cooperativo.

El 1% sería una fuerza avasalladora para lograr, mediante las acciones del propio movimiento, derrotar la pobreza, derrotar el capitalismo, derrotar las fuerzas políticas y truculentas que amenazan la paz social y la paz – universal.

Sería una acción equiparable a los cuatro peniques que permitieran a los pioneros de Rochdale encontrar el mecanismo eficaz de la cooperación. Sería un homenaje del producto de sus semillas a esos pioneros, 500 millones de socios, a 140 años de su golpe de eficacia y sabiduría social.



SOLIDARIDAD DEL SOCIO CON EL MOVIMIENTO COOPERATIVO

RESUMES

*EL 1% COOPERATIVO PARA EL DESARROLLO – En Rochdale había principalmente la adversidad motriz, un «brain storming»** semanal y 4 peniques por pionero como contribución común cada semana. Esta fórmula tiene un poder multiplicador comparable a la de una semilla plantada en la tierra. Así, la contribución de cada uno de los 28 pioneros fué de casi una libra al final del año. Si la cantidad hubiera sido mayor, ésta hubiera llamado la atención de toda clase de explotadores. Los pioneros son sobretodo expertos en pobreza.*

Sólo una minoría cree en los valores de la cooperación. Los demás preparan su defensa para que un día puedan dominar en lugar de ser dominados. Su diagnóstico y sus esfuerzos son correctos pero si se lograra su objetivo, sólo se invertiría la situación.

La solución al problema de los hombres de buena voluntad no reside en el dualismo sino en la contribución común. Si los pobres, el Sur, se deciden a contribuir con el 1% de su experiencia y reflexión, ¿como es que los ricos, el Norte, podrán librarse? Y lo extraño es que al final de cuentas, habrá recursos para todos. Desafortunadamente es por desconfianza que la mayoría quiere ser autosuficiente ya sea como individuo, cooperativa, federación, etc... No obstante, valdría la pena hacer la demostración.

** N.T.: brain storming. – Sugerir ideas en una reunión o conferencia.

ONE PER CENT FOR DEVELOPMENT: CO-OPERATIVE VENTURE – The main features of Rochdale were motivating adversity, a weekly brain-storming session and a contribution of 4d per week per pioneer. Such a formula has a power of reproduction similar to that of a seed planted in the soil. In one year, each of the 28 pioneers thus contributed nearly one pound to the enterprise capital. A larger sum would have attracted all sorts of speculators. The pioneers were more than anything experts in poverty.

Nowadays, only a minority believe in co-operative values. The others are arming themselves in readiness for the day when they will dominate instead of being dominated. Their evaluation of the situation and the efforts they expend are appropriate, but if their aim should be fulfilled, all it will have achieved would have been to reverse the situation.

Duality does not solve problems. Only a pooling of resources does. If the poor (the South) decide to pool 1% of their resources and opinions, how can the rich (the North) opt out? The strange thing is that in the final analysis there will, in fact, be enough for everyone. Unfortunately, because of lack of confidence, most individuals, cooperatives and federations, etc. profess to be self-supporting. Now we only have to demonstrate this.

1% COOPERATIF POUR LE DEVELOPPEMENT – A Rochdale, il y avait surtout l'adversité motrice, un "brain storming" hebdomadaire et 4 pence par pionnier mis en commun chaque semaine. Cette formule a un pouvoir multiplicateur comparable à celle d'un grain semé en terre. Chacun des 28 pionniers avait ainsi contribué de près d'une livre au capital à la fin de l'année. La somme aurait-elle été plus grande, elle aurait alors attiré les exploiters de tout poil. Les pionniers sont avant tout des experts en pauvreté.

Seule une minorité est convaincue des valeurs de la coopération. Les autres, eux, préparent leur défense pour un jour dominer au lieu d'être dominés. Leur diagnostic et leurs efforts sont justes, mais leur objectif s'il devait être accompli ne ferait que renverser la situation.

La solution du problème des hommes de bonne volonté ne réside pas dans le dualisme mais dans la mise en commun. Si les pauvres, le Sud, se décident à mettre 1% de leur acquis et de leur réflexion en commun, comment les riches, le Nord, pourront-ils se dérober? Et l'étrange c'est qu'en fin de compte il y aura des ressources pour tous. Malheureusement, faute de confiance, la plupart se veulent auto-portants, que ce soit l'individu, la coopérative, la fédération, etc... Il y aurait pourtant là une démonstration à faire.

EIN PROZENT GENOSSENSCHAFTSKAPITAL FÜR ENTWICKLUNG – Das Besondere an Rochdale: die Not wurde zum Motor der Entwicklung, allwöchentlich fand ein brain storming statt und jeder Pionier führte Woche für Woche vier Pence an einen gemeinsamen Fonds ab. Das Verfahren besitzt die Multiplikatorwirkung des Samenkorns. Am Ende eines Jahres nämlich hatte jeder einzelne der 28 Pioniere rund ein Pfund zum Kapital beigesteuert. Wäre die Summe grösser gewesen, sie hätte Ausbeuter verschiedenster Couleur angelockt. Die Pioniere sind vor allem Experten der Armut.

Nur eine Minderheit ist vom Wert der Kooperation überzeugt. Die anderen dagegen rüsten sich, um eines Tages zu herrschen, anstatt beherrscht zu werden. Ihre Diagnose und ihre Anstrengungen sind richtig, doch was ihr Ziel betrifft, würde seine Verwirklichung die Lage lediglich umkehren.

Nicht im Gegeneinander, im Miteinander liegt für Menschen, die guten Willens sind, die Lösung des Problems. Wenn die Armen, der Süden, beschliessen, 1% ihrer Reflexion, ihres Wissens- und Erfahrungsschatzes zusammenzulegen, wie können die Reichen, der Norden, sich dann noch entziehen? Und das Erstaunliche daran ist, dass die Ressourcen letztlich für alle reichen. Leider jedoch bleiben die meisten, sei es der einzelne, die Genossenschaft oder der Verband, mangels Vertrauen lieber selbsttragend, auf sich gestellt. Und doch wäre hier die Chance, ein Beispiel zu geben.

Book Reviews

Year Book of Agricultural Co-operation 1985

Published by the Plunkett Foundation (U.K.) Price: £8.90 including postage; 262 pp.

Governments in most countries of the world promote co-operatives with the aim of helping people to help themselves. But aid creates dependency – and thus destroys the self-help ethic. This edition of the **Year Book** considers means of solving this contradiction and many other ways whereby co-operatives can develop, in a range of articles covering an equally diverse number of countries.

In the U.K. and Malta, worker co-operatives are growing fast and some of the different ways in which they are promoted and supported (in the one by local organizations and in the other by nationally-created institutions) are examined. In India the long list of reasons for the failure of worker co-operatives leaves the reader to imagine the ways in which support could be provided. Education emerges as a necessity for all co-operative development but is seen by one organization as particularly important in encouraging self-help among poor rural workers, while a group of experts examine the possibility of the community interacting with co-operatives for development. Several articles describing different ways in which external aid is used try to assess the success of projects – often impossible because the new ideas and techniques implanted must be seen in maturity and

in reproduction for true evaluation. But if the spring-board is removed do the people understand sufficiently the efforts they themselves must make to continue improving their living conditions? Similarly, the credit scheme in India, though successful, does not encourage responsibility. The difficulty of identifying common factors for successful development is made evident in a paper on nomadic herders in Niger where Government and peasants together have succeeded in organizing for development but are left with the problem – amongst others – of relating the new associations to the traditional structure. A problem not encountered in Ghana and in Mexico where protein starvation has persuaded villagers and mothers to form co-operatives for the production of a leaf nutrient.

The second part of the **Year Book** is devoted to articles on countries or on particular co-operative operations. A case study from Spain affirms the benefit, through diffusion of information to members, of agricultural co-operation. The importance of funds is discussed in two very different parts of the world; in Korea where credit is a problem and in European dairy co-operatives where financing is very complex. Another interesting contrast is the marketing of crops in Mauritius, where lack

of credit and members' participation and a fragmented infrastructure are grave problems, and in Guernsey, where economic adversity has stimulated development.

Finally, two more unusual aspects of co-operative enterprise are discussed; for disabled people in Czechoslovakia and for seafarers in the form of a successful international shipping co-operative.

L'ANNUAIRE DE LA COOPÉRATION 1985 – Dans la plupart des pays du monde, les gouvernements soutiennent les coopératives afin de promouvoir l'effort de développement local et l'entraide (self-help). Cependant l'aide engendre la dépendance, détruisant ainsi l'éthique des efforts propres. Dans une série d'articles, couvrant les pays les plus divers, la présente édition de l'Annuaire passe en revue les moyens aptes à résoudre cette contradiction et présente bien d'autres voies permettant aux coopératives de se développer.

Le Royaume-Uni et Malte connaissent une expansion rapide des coopératives ouvrières; différentes formes de promotion et d'aide (de la part d'organismes locaux, dans un cas; de la part d'institutions créées au niveau national dans l'autre) sont analysées. Pour l'Inde, la longue liste des raisons expliquant l'échec des coopératives ouvrières laisse au lecteur le soin d'imaginer des formes d'aide appropriées. L'éducation est considérée comme condition préalable à tout développement coopératif; mais alors qu'une organisation tient pour primordiale la promotion de l'entraide parmi des travailleurs agricoles pauvres, un autre groupe d'experts analyse l'interaction entre la communauté locale et les coopératives en tant qu'instrument de développement. Plusieurs articles, traitant des différentes utilisations de l'aide extérieure, s'efforcent d'évaluer l'efficacité des projets – entreprise bien souvent vaine, étant donné que des idées et techniques nouvellement introduites doivent pouvoir mûrir et essayer avant de permettre une évaluation véritable. Au Kenya, par exemple, un projet de colonisation se maintient, après avoir bénéficié d'une aide de lancement. Mais une fois l'aide initiale supprimée, la population comprendra-t-elle suffisamment qu'il dépend désormais d'elle, et d'elle seule, d'assurer l'amélioration des conditions de vie? De même, un programme de crédit en Inde, bien qu'efficace, ne suscite pas la responsabilité locale. La difficile entreprise de définir les conditions nécessaires à un développement efficace, est illustrée par un article consacré aux éleveurs nomades du Niger où la collaboration entre gouvernement et paysans a permis d'organiser le développement, mais où, parmi d'autres problèmes, celui de lier les nouvelles associations aux structures traditionnelles demeure entier. Problème qui ne se pose ni au Ghana ni au Mexique où le manque de protéines a amené les villageois, et plus particulièrement les mères, à se grouper en coopératives, afin de produire, à partir de légumes verts, une substance nutritive de remplacement.

La deuxième partie de l'Annuaire rassemble des articles sur certains pays ou des opérations coopératives particulières. Une étude de cas, provenant d'Espagne, met en relief les avantages de la coopération à partir de la diffusion d'informations aux membres. L'importance des ressources financières est étudiée dans deux parties très différentes du monde: en Corée, où se pose le problème du crédit, et en Europe, où le financement des coopératives laitières s'avère être particulièrement complexe. Un autre contraste intéressant est illustré par la commercialisation des récoltes dans l'île Maurice, où la carence des crédits, la participation insuffisante des membres et l'éclatement de l'infrastructure posent de graves problèmes, et dans l'île de Guernesey, où l'adversité économique a stimulé le développement.

Enfin, deux cas insolites d'action coopérative sont discutés. Le premier cas concerne des personnes invalides en Tchécoslovaquie, alors que le deuxième porte sur des marins qui se sont groupés en une florissante coopérative de transports maritimes.

JAHRBUCH DES LANDWIRTSCHAFTLICHEN GENOSSENSCHAFTSWESENS 1985 – In den meisten Ländern der Welt fördern die Regierungen Genossenschaften mit dem Ziel, Hilfe zur Selbsthilfe zu leisten. Hilfe schafft jedoch Abhängigkeit – und zerstört damit die Ethik der Selbsthilfe. Die 1985er Ausgabe des Jahrbuchs untersucht Mittel und Wege zur Überwindung dieses Widerspruchs; in zahlreichen Artikeln über die verschiedensten Länder werden deshalb andere Formen der genossenschaftlichen Entwicklungsförderung vorgestellt.

Das Vereinigte Königreich und Malta verzeichnen ein starkes Anwachsen der Arbeiterproduktivgenossenschaften; es werden die verschiedenen Formen der Förderung und Unterstützung (im einen Fall durch lokale Organisationen, im anderen durch Institutionen auf Landesebene) diskutiert. Angesichts der langen Liste von Gründen, die im Falle Indiens für das Versagen solcher Genossenschaften angeführt werden, bleibt es dem Leser überlassen, sich Gedanken über geeignete Abhilfe zu machen. Bildung und Ausbildung gelten als Voraussetzung jeglicher genossenschaftlicher Entwicklung; doch während die eine Organisation das Gewicht auf die Hilfe zur Selbsthilfe unter armen Landarbeitern legt, untersucht eine andere Gruppe von Sachverständigen, inwieweit durch das Zusammenwirken von Gemeinwesen und Genossenschaften Entwicklung gefördert werden kann. Mehrere Aufsätze, in denen es um den unterschiedlichen Einsatz externer Hilfe geht, bemühen sich um eine Erfolgskontrolle der Projekte – ein häufig hoffnungsloses Unterfangen, da neu eingeführte Ideen und Techniken ausreifen und greifen müssen, bevor eine sachgemässe Evaluierung möglich ist. Ein gefördertes Siedlungsvorhaben in Kenia, beispielsweise, setzt sich durch. Doch ist zu fragen, ob die Bevölkerung – wird erst die Starthilfe eingestellt – genügend Einsicht besitzen wird, um zu begreifen, dass nunmehr sie selbst sich für die Verbesserung ihrer Lebensbedingungen einsetzen muss. Ähnlich ist es mit einem Kreditprogramm in Indien, das, obwohl durchaus erfolgreich, keine Eigenverantwortung weckt. Wie schwierig es ist, einen gemeinsamen Nenner für erfolgreiche Entwicklungshilfe zu finden, verdeutlicht ein Beitrag über Wanderhirten in Niger, wo durch die Zusammenarbeit zwischen Regierung und Bauern mit Erfolg Entwicklungshilfe geleistet wurde, doch wo unter anderem die Frage nach der Verbindung der neu entstandenen Zusammenschlüsse mit den traditionellen Strukturen offen ist. Ein Problem, das sich in Ghana und Mexico nicht stellt, wo der Proteinmangel Dorfbewohner und Mütter veranlasst hat, Genossenschaften zwecks Produktion von Blattgemüse als Ersatznahrungsmittel zu gründen.

Der zweite Teil des Jahrbuchs enthält Artikel über Länder und besondere Genossenschaftsvorhaben. In einer Fallstudie aus Spanien wird der Nutzen landwirtschaftlicher Genossenschaften festgestellt, der durch die Informationsarbeit unter den Mitgliedern verstärkt wird. Um die Bedeutung der Finanzmittel geht es in Beiträgen über zwei ganz verschiedene Teile der Welt, und zwar über Korea, wo das Kreditproblem besonders dringend ist, und über Europa, wo die Finanzierung der Molkereigenossenschaften komplexe Fragen aufwirft. Ein anderer interessanter Gegensatz zeigt sich bei der Vermarktung der Ernten zwischen Mauritius, wo der Kreditmangel, die geringe Mitwirkung der Mitglieder und eine zersplitterte Infrastruktur grosse Probleme mit sich bringen, und Guernsey, wo wirtschaftliche Not zum Motor der Entwicklung wurde.

Schliesslich werden noch zwei weitere, ungewöhnliche Aspekte genossenschaftlichen Handelns vorgestellt. Einmal geht es um Hilfe für arbeitsunfähige Personen in der Tschechoslowakei, zum anderen um Seeleute, die sich zu einer leistungsfähigen internationalen Schifffahrtsgenossenschaft zusammengeschlossen haben.

ANUARIO DE LA COOPERACION AGRICOLA 1985 – En la mayoría de los países del mundo, los gobiernos promueven las cooperativas con el fin de ayudar a la gente a ayudarse a sí misma. Pero la ayuda crea la dependencia y destruye así la ética de la autoayuda. En la edición del Anuario de este año se examinan – en una gama de artículos que abarcan un gran número de países diferentes – los medios de resolver esta contradicción así como las diversas formas utilizadas para desarrollar las cooperativas.

En el Reino Unido y en Malta, las cooperativas obreras están creciendo rápidamente por lo que se examinan los diferentes métodos utilizados para promoverlas y apoyarlas (en un país es mediante organizaciones locales y en el otro mediante instituciones creadas a nivel nacional). En India la extensa lista que enumera las razones del fracaso de las cooperativas obreras, permiten al lector de imaginar los medios que se podrían utilizar para asistirlos. La educación emerge como una necesidad para todo el desarrollo cooperativo pero una organización la ve como particularmente importante para alentar la autoayuda entre los trabajadores rurales pobres, mientras que un grupo de expertos estudia la posibilidad de que la comunidad entre en interacción con las cooperativas para el desarrollo. Varios artículos que describen las diferentes maneras en que se utiliza la ayuda externa, tratan de evaluar el éxito de los proyectos – con frecuencia es una operación imposible ya que las ideas nuevas y las técnicas implantadas tienen que llegar a su estado de madurez y de reproducción para que puedan ser evaluadas realmente. En Kenya sobrevive todavía un esquema para la colonización de tierras. Pero si se eliminara el trampolín, ¿es que la gente comprenderá claramente los esfuerzos que ella misma deberá desempeñar para continuar a mejorar su condición de vida? De manera similar, el esquema de crédito en India, aunque ha tenido éxito, no ha alentado a la responsabilidad. La dificultad que existe en la identificación de factores comunes para un desarrollo acertado, se ve de manera evidente en un artículo sobre los pastores nómadas en Nigeria, donde el gobierno y los campesinos juntos han tenido éxito en la organización del desarrollo pero se han quedado con el problema – entre otros – de relacionar las nuevas asociaciones con la estructura tradicional. Dicho problema no se encuentra ni en Ghana ni en México en donde la inanición proteínica ha convencido a los aldeanos y a las madres de formar cooperativas para la producción de una hoja nutritiva.

La segunda parte del anuario está consagrada a artículos sobre los países o sobre algunas operaciones cooperativas particulares. Un caso de estudio Español confirma, por medio de la difusión de la información a los miembros, lo benéfica que es la cooperación agrícola. La importancia de los fondos se ve analizada en dos partes muy diferentes del mundo: en Korea, en donde el crédito es un problema, y en las cooperativas lecheras europeas en donde el financiamiento es muy complejo. Otro contraste interesante es la comercialización de los cultivos en la Isla Mauricio, en donde la falta de crédito, la participación de los miembros y una infraestructura fragmentada son problemas graves, y en Guernsey, donde la adversidad económica ha estimulado el desarrollo.

Finalmente se discuten dos aspectos extraordinarios de las empresas cooperativas: referentes a los impedidos en Checoslovaquia, y a los navegantes en forma de una cooperativa naval internacional acertada.

Fishery Co-operatives in Developing Countries

by Peter-John Meynell

Published by the Plunkett Foundation (U.K.) Price: £8.00 including postage; 69 pp.

In this very thorough study the author describes the varied scope of co-operatives in fisheries – from handling and marketing to insurance and management; reviews the present status of co-operatives in the light of history and the present attitudes of development agencies; and examines the suitability of co-operatives for fisheries and the reasons for both successes and failures. He concludes with a workable and detailed list of suggestions for the future action that agencies and governments should take to develop successful fishery co-operatives.

Case studies and a list of references and sources of information make this an authoritative book, which will be read by all those interested in the development of this important food-producing industry.

Peter-John Meynell is an independent consultant biologist, specialising in water pollution, water use and disposal, fisheries, biomass conversion to energy, agricultural extension, rural development and co-operatives.

LES COOPÉRATIVES DE PÊCHE DANS LES PAYS EN VOIE DE DÉVELOPPEMENT – L'auteur de cette étude fouillée décrit le vaste champ d'activités des coopératives de pêche, allant de la manutention à la gestion, en passant par la commercialisation et les assurances. Il examine le rôle actuel des coopératives à la lumière de l'histoire tout comme les attitudes adoptées actuellement par les organismes de développement. Il s'interroge sur les qualités des coopératives dans le secteur de la pêche et sur les raisons de leurs succès ou leurs échecs. L'étude se termine par une liste détaillée de suggestions pratiques dont devraient s'inspirer les organisations et gouvernements dans toute action future visant à promouvoir l'efficacité des coopératives dans le secteur de la pêche.

Des études de cas et une liste de renvois et sources d'information font de la présente étude un ouvrage qui fait autorité et qui sera lu par tous ceux qui s'intéressent au développement de cet important secteur de l'industrie alimentaire.

Biologiste, Peter-John Meynell fait fonction de consultant indépendant. Il s'est spécialisé dans des domaines tels que la pollution de l'eau, la gestion des ressources en eau, la pêche, la transformation de la biomasse en énergie, l'animation rurale, le développement agricole et les coopératives.

FISCHEREIGENOSSENSCHAFTEN IN ENTWICKLUNGSLÄNDERN – In dieser höchst kenntnisreichen Arbeit beschreibt der Verfasser das weitgespannte Tätigkeitsfeld der Fischereigenossenschaften, angefangen bei der Verarbeitung über das Marketing bis hin zum Versicherungswesen und Management. Er analysiert die gegenwärtige Bedeutung der Genossenschaften vor dem Hintergrund der geschichtlichen Entwicklung sowie die heutigen Einstellungen der Entwicklungshilfeorganisationen. Er untersucht die Eignung von Genossenschaften für das Fischereiwesen und geht den Ursachen von Erfolgen und Misserfolgen nach. Er beschliesst seine Arbeit mit einer hilfreichen, detaillierten Liste von Vorschlägen für künftige Arbeitsansätze, von denen Entwicklungshilfedienste und Regierungen sich leiten lassen sollten, um erfolgreich Fischereigenossenschaften aufzubauen.

Fallstudien und eine Liste von Verweisen und Informationsquellen machen die Arbeit zu einem einschlägigen Handbuch für jeden, der an dieser für die Nahrungsmittelproduktion wichtigen Industrie interessiert ist.

Peter-John Meynell ist Biologe und als freier Berater tätig. Er hat sich auf die Gebiete Wasserverschmutzung, Wasserwirtschaft, Umwandlung von Biomasse in Energie, landwirtschaftliches Beratungswesen, Agrarentwicklung und Genossenschaftswesen spezialisiert.

LAS COOPERATIVAS PESQUERAS EN LOS PAISES EN DESARROLLO – En este estudio completo, el autor describe los diversos alcances de las cooperativas en las pesquerías – éstos van del tratamiento y la comercialización hasta el seguro y la gestión; nos retraza el estatuto presente de las cooperativas basándose en la historia y en las actitudes actuales de los organismos del desarrollo; y examina la adaptación de las cooperativas a las pesquerías y las razones de los éxitos y de los fracasos. Concluye con una lista practicable y detallada de sugerencias para la futura acción que deben tomar los organismos y los gobiernos con el fin de desarrollar con éxito las cooperativas pesqueras.

Los estudios de casos y una lista de referencias y fuentes de información hacen del libro una autoridad en la materia que será seguramente leído por todos aquellos que se interesan al desarrollo de esta importante industria productora de alimento.

Peter-John Meynell es un asesor independiente en biología, especializado en la contaminación, el uso y la eliminación del agua, las pesquerías, la conversión de la biomasa en energía, la extensión agrícola, el desarrollo rural y las cooperativas.



ICA PEACE POSTER

Designed in connection with the U.N. Year of Peace, the ICA Peace Poster (actual size 65 x 80 cm.) in rainbow colours is available from the ICA Secretariat, 15, route des Morillons, CH - 1218 Grand-Saconnex, Geneva, Switzerland.

Price: 1 poster = S.Fr. 12. — 100 posters = S.Fr. 500. — 200 posters = S.Fr. 800. —. Special rates on request.

Conçu en l'honneur de l'Année de la Paix des Nations Unies, le poster de la Paix (dimensions 65 x 80 cm) de couleur arc-en-ciel est disponible auprès du Secrétariat de l'ACI.

Entworfen im Zusammenhang mit dem UNO Internationalen Jahr für den Frieden, steht der IGB Friedenposter (Ausmassen: 65 x 80 cm) in Regenbogen-Farben im IGB-Sekretariat, zur Verfügung.

El poster de la ACI con los colores del arco iris (dimension 65 x 80 cm) dibujado en relación con el año de la Paz podran Vd obtenerlo dirijiendose directamente a nuestro secretariado.

5-4

REVIEW OF INTERNATIONAL CO-OPERATION

Volume 79 - No 3
September 1986

ANNUAL REPORT



ANNUAL REPORT 1986

For the Central Committee, Basel, October 22-23, 1986

Review of International Co-operation

Vol. 79 No. 3/1986

Editor M. Treacy

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EDITOR'S NOTE

Dear Readers,

Last July we appealed to you for subscriptions. The response was very heartening and, in some cases, quite beyond expectation, with some readers even offering to pay arrears for previous years. Our most sincere thanks to you all for your support.

In future, invoices will be sent with the last issue of each year.

This issue of the Review doubles as our annual report. In future, this trend will be maintained so that one issue each year will constitute the annual report, while another will feature Central Committee meetings. The two remaining issues will be devoted to topics of special interest to co-operators — including co-operative research. We also plan to reinstate the ICA Newsletter as from 1987. There will be four issues of the Review and four of the Newsletter. The two periodicals will alternate so that you will receive a publication from us slightly more frequently than every other month.

Further details will be given in our next issue of the review.

ICA EXECUTIVE COMMITTEE

Elected in Hamburg in 1984



President
Lars MARCUS (Sweden)



Vice President
Yvon Daneau (Canada)



Vice President
Mikhail Trunov (USSR)

Executive Members

M. Dibba (Gambia), Raija Itkonen (Finland), Shizuma Iwamochi (Japan), Jan Kaminski (Poland), Jean Lacroix (France), R. Mathimugan (Malaysia), Oswald Paulig (Federal Republic of Germany), Ornelio Prandini (Italy), Anton E. Rauter (Austria), Jörgen Thygesen (Denmark), Lloyd Wilkinson (United Kingdom), Morgan Williams (USA), Jindrich Zahradnik (Czechoslovakia).



Members of the Executive Committee during their meeting in Geneva 1-3 July, 1986

REPORT FROM THE DIRECTOR

3 September 1986

The balance of this report will give you an idea of the crowded schedule we have had in ICA's Secretariat since the 1985 Central Committee meeting ended roughly a year ago in Washington, D.C.

And the report does not tell of the year's meetings — five of the new Audit and Control Commission; three of the Executive Committee; and three of the ICA Presidium, a new body adopted by the Executive Committee to serve as its Executive Subcommittee and made up of the organization's president and two vice-presidents and staffed by the director. All that was in addition to Specialized Organization meetings and preparations for Central Committee meetings and the 1988 Congress. We have been busy and happily productive.

With the end of 1986, ICA completes a transitional period, a period when its headquarters was moved across the English Channel and it went from one administration to another. In many ways, the transition has been difficult. But it is largely behind us now.

When newly elected ICA President Lars Marcus and I met soon after the Hamburg Congress less than two years ago, we agreed on a broad plan.

Recognizing that changes in ICA's development program were needed, we decided to devote a major share of the organization's attention during 1985 and 1986 to redesigning and establishing the development program. We saw 1987 as a period of special emphasis on the Specialized Organizations; 1988 as the year we would focus attention on ICA's role as cooperatives' representative and spokesman in the United Nations and other international bodies.

Simultaneously, we have been rebuilding ICA's Secretariat. Costs of the transition and the rebuilding have been higher than any of us would have liked. But the process is over. The budget for 1987 to be presented at the Central Committee meeting in Basel is realistic and balanced.

Our work plan for the period from this Central Committee meeting to the Congress in July, 1988, in Stockholm will show you that the plans Lars and I made in 1984 have been followed, in fact we are somewhat ahead of our schedule. Development operations are taking a new shape. The shift is to a flexible approach emphasizing ICA as a catalyst, coordinator and encourager and away from past stress on fixed positions, offices and continuing programs. Specialized Organizations are receiving special attention at the 1986 Central Committee meeting.

Attention at this meeting turns inward on ICA itself more than meetings of the past have and meetings of the future will. That is understandable but temporary. Increasingly, ICA will resume full strength in pursuit of its appropriate and historic roles as spokesman, representative and champion of cooperatives.



Robert L. Beasley
Director

ICA HEAD OFFICE STAFF



*Bruce Thordarson
Associate Director/
Director of Development*

*Lajos Varadi
Head, Specialized Organizations*

*Aline Pawlowska
Documentalist*

*Jacques Pelichet
Counsel*

*Martha McCabe
Administrative Assistant
to Director*

*Cao van Hiep
Accountant (now left)*

*Marie-Claude Sonzini-Baan
Secretary to CEMAS*

*Finola Marras
Secretary to Director*

*Josianne Trovatelli
Receptionist*

*Fana Keleta
Apprentice (now left)*

*Julian Kensington
(Temporary) Accountant*

*Mary Treacy
Editor*

*Marie-José Companis
Computer Operator*

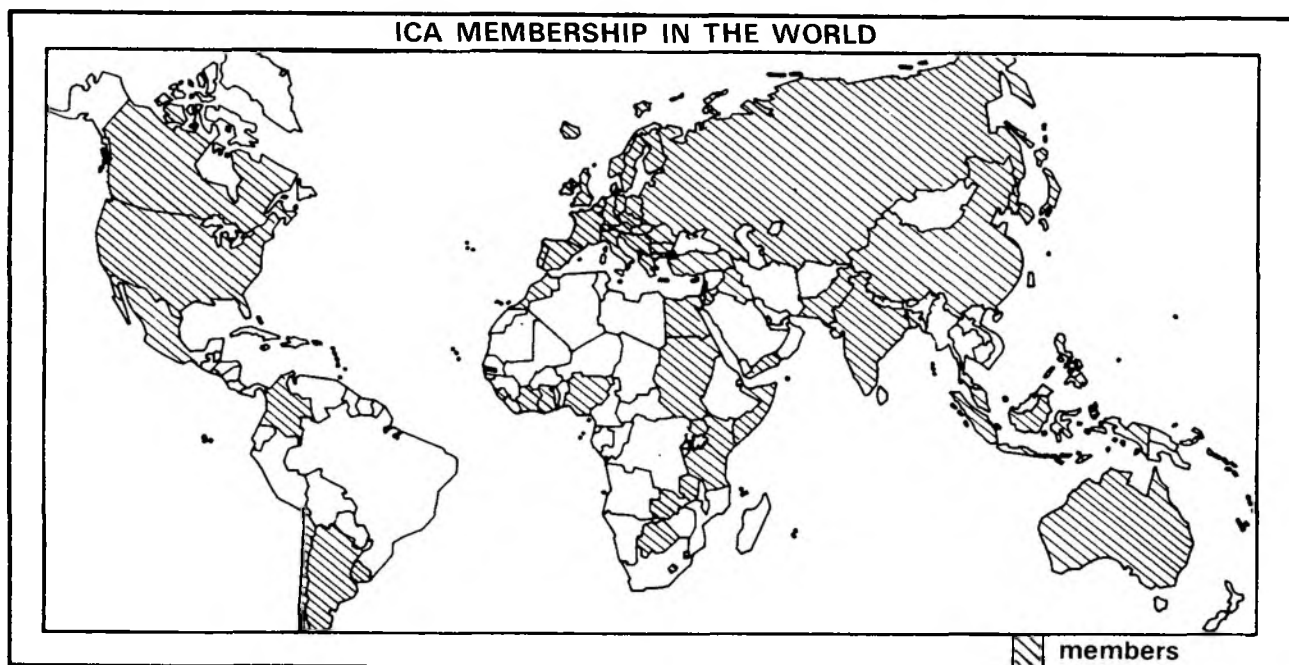
*Robert L. Beasley
Director*

*Vivianne Iacazzi
Secretary to Associate Director*

*Sam Mshiu
Head of CEMAS*

*Not present: Jane Challen, Administrative Secretary
Claes Thorselius, Programme Officer*

MEMBERSHIP AND MEETING SERVICES



Membership

There are presently 165 member organizations in the International Co-operative Alliance representing 73 countries around the world. In addition, there are 9 member organizations classified as affiliated international organizations.

Since October 1985, the following organizations have become members:

- Confederation de Cooperativas del Caribe y Centro America (CCC-CA)
(Costa Rica)
- KRIBHCO **(India)**
- Sri Lanka Coconut Producers Coop Societies Union Ltd. **(Sri Lanka)**
- The Pancyprian Cooperative Federation **(Cyprus)**
- The Malaysian Cooperative Consumer Society **(Malaysia)**
- FENACAM **(Portugal)**
- CONFECOOP **(Chile)**

There are ten organizations pending consideration by the ICA Executive Committee for membership in the ICA in 1986.

During 1986-1987, efforts will be made by the Membership Department to follow-up all previous inquiries on membership (since moving from London) as well as ICA initiated inquiries to potential members in countries not represented in ICA.

STATISTICAL DATA

GLOBAL FIGURES

166 member organisations from 72 countries

Africa 17; Americas 9; Asia 18; Europe 27; Oceania 1

9 international organisations

ICA WORLD INDIVIDUAL MEMBERSHIP

AFRICA

Botswana	36,221
Egypt	—
Gambia	8,969
Ghana	680,002
Ivory Coast	—
Kenya	1,991,248
Lesotho	42,233
Mauritius	40,000
Morocco	—
Nigeria	6,633,217
Sierra Leone	35,000
Somalia	53,950
Sudan	569,449
Swaziland	8,727
Tanzania	640,463
Uganda	980,076
Zambia	107,977

AMERICAS

Argentina	5,587,408
Canada	11,282,247
Chile	450,000
Colombia	152,871
Jamaica	—
Mexico	180,808
Puerto Rico	326,452
Uruguay	398,500
U.S.A.	58,344,538

ASIA

Bangladesh	6,500,000
China	132,000,000
India	67,634,409
Indonesia	8,492,197
Iraq	531,156
Israel	1,540,274
Japan	18,409,631
Jordan	38,094
Kuwait	140,947
Korea D.P.R.	1,575,000
Korea Rep.	2,132,153
Malaysia	1,732,620
Pakistan	2,960,448
Philippines	735,851
Singapore	63,377
Sri Lanka	3,946,786
Thailand	1,779,545
Yemen	—

OCEANIA

Australia	4,022,098
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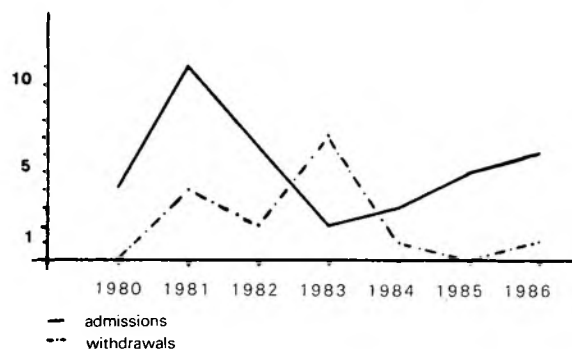
EUROPE

Austria	3,027,328
Belgium	2,725,967
Bulgaria	2,933,855
Cyprus	278,533
Denmark	1,530,820
Czechoslovakia	4,754,263
Finland	2,060,730
France	13,652,284
GDR	4,389,847
FRG	7,013,331
Greece	814,864
Hungary	4,692,910
Iceland	45,968
Irish Rep.	—
Italy	5,215,381
Netherlands	1,500
Norway	1,218,600
Poland	12,011,558
Portugal	3,000,000
Romania	14,976,698
Spain	2,524,455
Sweden	4,593,498
Switzerland	1,216,010
Turkey	5,521,516
United Kingdom	10,011,813
U.S.S.R.	60,300,000
Yugoslavia	1,506,000

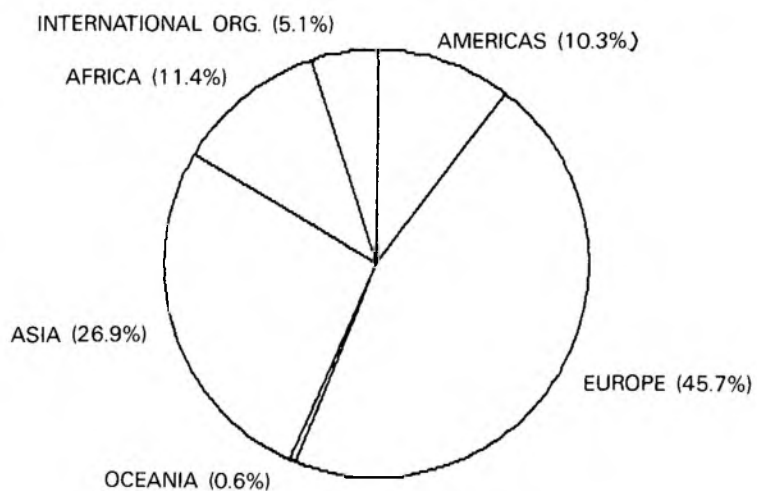
Source: ICA Library & Archives

These figures are incomplete as there was only a 30% response to our member-survey. A third questionnaire was sent out on September 1st. Replies are already arriving at the office and we request those of you who have not yet replied to do so as soon as possible. Thanks for your co-operation.

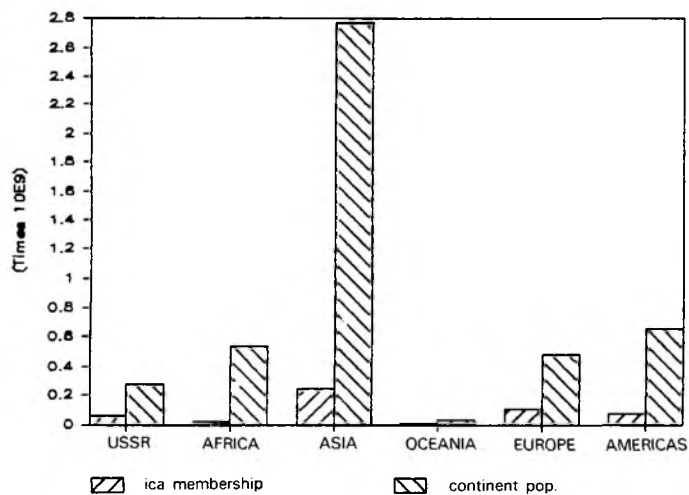
ICA MEMBERSHIP EVOLUTION 1980-1986



ICA MEMBER ORGANIZATIONS BY CONTINENT (data from 1986)



RELATION WORLD POPULATION/ICA MEMBERS (data from 1986)



Income

As of 1 August 1986, subscription income from the ICA membership totalled Sfr. 1,750,289 compared to the 1985 income of Sfr. 1,760,723 (as of 30.12.85). Although a dues "multiplier" was in effect in the 1986 fiscal year, the average subscriptions did not reflect the multiplier's 13.6 % increase due to falling economic conditions in many member countries.

Meetings

The 1986 Central Committee Meeting will take place in Basel, Switzerland, from 18-23 October, hosted by Co-op Switzerland.

The 1987 Central Committee Meeting will take place in Budapest, Hungary, from 17-24 October, hosted by the Co-operative Council of Hungary.

The 1988 Congress will take place in Stockholm, Sweden, from July 2-10, rather than in October as has been customary in the past. ICA member organizations in Sweden will host the Congress, with Kooperativa Forbundet (KF), serving as the co-ordinator.

It is proposed by the ICA Secretariat, that the 1989 Central Committee Meeting be held in Geneva, Switzerland during April or May.

Because of increasing costs for simultaneous interpretation, printing and translations, staff travel, etc., a proposal will be made at the Basel Central Committee meeting that a fee be paid by participants at ICA meetings, beginning with the 1987 Central Committee Meeting in Budapest.

Specialized Organizations

This section provides secretarial assistance to 8 committees and working parties, out of a total of 13. Efforts have been concentrated on making the committees more efficient through the introduction of annual fees to cover working costs, the establishment of pertinent and workable rules, and the setting up of solid working programmes.

The secretariat is also encouraging specialized organizations and working groups in different sectors to collaborate.

Relations with the United Nations, its Agencies and other International Organizations

ICA is represented at the U.N. and other international organizations in Geneva by Jacques Pelichet, Legal Counsel and Liaison Officer with International Organizations, Dr. C.J. Hachmann, Gesamtverband gemeinnutziger (FRG) and E.A. Wohlner, FOLKSAM (Sweden). The ICA representative in New York is Wallace Campbell. Representatives in Vienna are Dr. A.E. Rauter and S. Schlifke, Konsum Osterreich (Austria) and W. Sielanko, Central Union of Worker Co-operatives (Poland); in Paris ICA is represented by Françoise Baulier, the International Co-operative University (France); and in Rome by Lino Visani, LEGA (Italy).

In connection with the United Nations Year of Peace many ICA member organizations organized peace activities: The credit unions of British Columbia sponsored the United Nations Pavilion at EXPO 86 in Vancouver. Peace through Communication was the

theme. The pavilion combined the International Year of Peace with EXPO's Communication themes. The power of communication technology to access information and to eliminate barriers of distance, essential factors for peace, was dramatically portrayed. The main display featured the earth as seen from space — without flags, without boundaries.

The Japanese consumer movement has worked actively for peace since its foundation in 1951, when "For Peace and A Better Life" was chosen as its motto. Co-ops in Japan produced peace exhibitions, films, lectures, symposia, newspaper advertisements, sent letters to nuclear super powers; and organized petitions, campaigns, peace marches and rallies.

Many ICA member organizations participated in an international exhibition of paintings and drawings by children initiated by the British Co-operative Union. Many organized their own national competitions. The Norwegian Co-operative Union and Wholesale Society published a "Peace Pamphlet". The Polish Supreme Co-operative Council issued a "Declaration for Peace" and a Peace Poster. The National Council of Industrial Co-operatives in Hungary devoted a month to deepening friendship and solidarity. Numerous primary co-operatives organized activities in favour of Peace. ICA members also supported the ICA Peace Poster Campaign.

Many members reported that they were not arranging any special activities in connection with the Year of Peace as they felt that the struggle for peace was an ongoing activity of the co-operative movement. By enhancing people's living standards and opportunities to participate within their own country's democratic structures, co-operatives make their own continuous contribution to world peace.

Publications

Since January 1986 this department has produced the present report, the verbatim report and summaries of the Washington Central Committee Meeting, the 1984 Congress Report and two issues of the Review of International Co-operation. Through summarizing text for translation, costs have been saved, enabling material to be published in more of ICA's official languages. The department has also prepared several articles for various non-ICA publications. Production and distribution of publications has been streamlined, thus reducing costs substantially and, at the same time, increasing revenue from the sale of publications. The poster designed in connection with the U.N. Year of Peace has been very well received. It is in its second printing.

ICA Library and Archives

Much work has been accomplished at head office to classify archives and documents mixed and muddled during the move from London.

The ICA has a full-time librarian responsible for the cataloguing and classification of all incoming materials, as well for recently completed classification of historical material on ICA and its members. Records of proceedings of Central Committee, Executive Committee, Specialized Organizations, training seminars, etc. have been catalogued and filed on computer for easy access and retrieval.

The ICA Secretariat can now retrieve information on any member organization present or past, as well as reference material on past central committee meetings, congress etc. All of these services are available to members.

ICA's Geneva library currently has 7,000 volumes.

ICA DEVELOPMENT PROGRAMME



*Bruce Thordarson
Associate Director /
Director of Development*

A. NEW ORIENTATION

1. Programme Priorities

During 1985 and 1986 ICA staff and the Executive Committee devoted considerable attention to the finalization of a new approach to serve the needs of co-operative members in developing countries in keeping with ICA's financial constraints. During this review, the Executive Committee reaffirmed the high priority attached to co-operative development, as stated in ICA's 1982 policy paper, and approved a new strategy paper for presentation to the Central Committee Meeting in Basel.

ICA's role is to serve as a co-ordinator and catalyst of co-operative development in support of efforts made by its members and development organizations. This new emphasis has led to a revised Regional Office structure. ICA's offices in India, Tanzania, and the Ivory Coast have been reduced in size as more activities are carried out at the national level. In addition, discussions are underway with ICA members and with development agencies regarding possible establishment of new ICA presences in other regions.

During the last year national movements have also taken greater responsibility for their own development. They have participated with the Regional Offices in national planning exercises, supported the Regional Offices financially to an increasing extent, provided hosting and local costs for technical assistance personnel and their own technical assistance for South to South exchanges.

2. Administrative Changes

As part of its review of ICA development activities, the Executive Committee has approved the establishment of a separate development section within the ICA Headquarters, to be headed by a full-time staff member.

This will ensure that the ICA's development programme is planned, supervised, and carried out in a co-ordinated manner.

The Executive Committee also approved the establishment of an ICA working party on co-operative development, which should provide a forum for senior representatives of organizations involved in co-operative development. They also approved a new funding formula for the programme, whereby costs would be shared among the ICA central budget, local movements, donor organizations, service payments and special funds.

B. ACTIVITIES

1. South East Asia

The ICA Regional Office for South East Asia in New Delhi now serves 17 countries and 41 member organizations. The main areas in which it provides assistance to national movements are agricultural training, consumer consulting, trade promotion, co-operative education and training, planning, project formulation, and information.

In 1985 the Regional Council endorsed an ICA Headquarters' proposal to reduce administrative costs in view of changes in donor support. Twelve employees were



*R. B. Rajaguru
Director
ICA Regional Office
for South East Asia*

declared redundant, effective April 1 1986, and the sale of Bonow House was authorized. During this period, special emphasis was placed on the strengthening of specialized committees in the region. The Regional Office's activities were decentralised through the basing of its COOPTRADE Project in Kuala Lumpur. Co-operatives in the Philippines, Sri Lanka, and Thailand were assisted in identifying business opportunities whose value exceeded US\$ 1,000,000 during the year.

Several examples of increased regional co-operation took place. The Japanese consumer movement continued to provide extensive support in the region for training and technical assistance. The Malaysian Co-operative Central Bank offered to assist Thailand and the Philippines to develop co-operative banking systems, and the National Agricultural Co-operative Marketing Federation of India (NAFED), volunteered to provide training assistance to agricultural co-operatives in Thailand. A particularly noteworthy development was the offer by the Central Union of Agricultural Co-operatives in Japan and the Japanese government to initiate a major training programme for agricultural co-operatives in the region.

2. East, Central and Southern Africa

The ICA office in Moshi, Tanzania, serves ten member countries and extends services on a complimentary basis to four others. Its priorities are to provide project-oriented assistance to its members, to diversify funding support, and to increase the self-reliance of the co-operative movement in the region. Its current emphasis is to work with national movements and governments to implement the "decade of co-operative development" which was established at the First African Ministerial Co-operative Conference in 1984.

The co-operative movement in Africa suffered a major loss in June 1986 with the death of Elli Anangisye, who had served as Regional Director since 1980. In light of financial constraints, in the same month long-term projects in the fields of women's development and education/training were terminated as ongoing funding support was not available and six staff were declared redundant.

As a reflection of the key role it is playing in co-ordinating co-operative development in the region, the Moshi Office received increased support from its member organizations during 1986. Local costs for the 1985 regional council meeting were totally covered by the co-operative movement of Somalia. The movement in Zambia agreed to provide some local support for the ICA/Insurance Development Bureau project, and to host the 1987 Ministerial Conference and Regional Council. A particularly significant development was the initiation of inter-agency missions in Lesotho and Tanzania, in which representatives of ICA, FAO, and ILO worked with national movements to identify major policy issues and to initiate a consultative process designed to strengthen the co-operative movements in the two countries.

3. West Africa

The ICA Office in Abidjan provides services to co-operative movements in nine French-speaking, five English-speaking, and two Portuguese-speaking countries. It concentrates on two programme areas: education and training — through financial assistance from the Royal Norwegian Society for Rural Development, and research/project development with financial assistance from the Conseil Canadien de la Coopération and the Société de Développement Internationale Desjardins (Canada). In 1986 the office began a new project, with assistance from SDID, designed to strengthen women's co-operatives in the region.



*Babacar N'Diaye
Director
ICA Regional Office
for West Africa*

In view of the emerging nature of the co-operative movement in West Africa, and its continued heavy reliance on government support, the office is placing new emphasis on relations between co-operatives and governments. Research on co-operative legislation is being carried out, and plans are underway for a major conference of government officials.

As part of their move towards self-reliance, member organizations have approved a new funding formula designed to increase their financial support to the office. On the occasion of its fifth year of existence, the office also produced a major brochure on the co-operative movements in West Africa.

4. Geneva

The Co-operative Education Materials Advisory Service (CEMAS), part of the ICA's Development Section, works on the production and improvement of materials and methods for co-operative education and training in developing countries, with funding support from the Swedish Co-operative Centre. In addition to its publications and clearing house functions, CEMAS produces training packs for field education development (FED) workshops that are initiated and conducted by CEMAS representatives from ICA Regional Offices. The programme collaborates with ILO's management training programme for co-operatives (MATCOM) and with ICA's Advisory Group for the International Training of Co-operators (AGITCOOP).

C. CONCLUSION

During 1985 and 1986 ICA's development programme was in a state of transition as it responded to new project and funding priorities of the Swedish Co-operative Centre, the ICA's major longstanding partner, and reassessed its own role and structures. ICA's new development programme will build upon previous accomplishments as it undertakes new activities, begins work in new regions, and collaborates with new partners. In spite of its own limited financial resources, ICA will seek to assist its members and to increase understanding and support for co-operatives in developing countries.

REPORTS OF THE SPECIALIZED ORGANIZATIONS

CONSUMER COMMITTEE

Chairman:	Mr. D.L. Wilkinson (UK)
Vice Chairmen:	Ms. T. Ström (Sweden) Mr. M. Dabrunz (FRG)
Secretary:	Mr. L. Varadi (ICA, Geneva)

There are 18 countries participating in the work of the Committee; Recent efforts to increase representation have attracted consumer co-op unions from Portugal, Spain, Somalia and Kuwait.

The main objectives of the committee are to initiate and encourage discussion on crucial problems such as consumer policy, membership, business developments, etc.; collect and disseminate information; collaborate with other ICA specialized organizations; and to represent ICA consumer co-operative interests at meetings of other international organizations.

Last year in Washington the Committee initiated discussions on such questions as the commercial development of consumer co-operatives. It has also started negotiations with the International Organization of Consumer Unions (IOCU) to identify possible fields of co-operation in consumer protection, etc. In the field of co-operation with other specialized organizations, the committee held a joint meeting with the ICA Women's Committee in Japan in April of this year. The participants discussed involvement and activities of consumer co-ops, with special emphasis on the role of women in making the consumer co-op more stable financially and in guiding co-ops to improve the nutritional value of their products. A similar joint meeting has been scheduled with the ICA Agriculture Committee for 1988, with the aim of identifying ways of increasing co-operation between producers and consumers.

The Consumer Committee is concerned about negative developments in some consumer co-operative movements, especially in Western Europe. It aims to analyse the causes of recent failures in order to find remedies and to avoid such developments in the future. The committee will discuss this subject at its plenary meeting in Basel in addition to such questions as sanctions against South Africa, the revision of consumer programmes, etc.

Regional Sub-committee for Consumer Co-operation

This sub-committee for South-East Asia was set up in 1977. Member-organizations send experts to train co-operators in the region, prepare feasibility studies, etc. As a consequence of these activities there has been an upswing of consumer co-ops in the region.

BANKING COMMITTEE

Chairman:	Mr. D. Grethe (FRG)
Vice-Chairmen:	Messrs. L. Lee (UK), T. Wegscheider (FRG)
Secretary:	Mr. U. Bachtold (Switzerland)

The ICA Banking Committee has 110 member organizations from 44 different countries. The Secretariat is located at INGEBA — International Co-operative Bank Ltd. Co., in Basel, Switzerland.

BfG:



BfG:Bank für Gemeinwirtschaft, Aktiengesellschaft, Postfach 11 02 22, Theaterplatz 2, 6000 Frankfurt am Main 1 · BfG:London, 33, Asia Ltd.,c/o BfG:Hong Kong · BfG:Luxembourg Société Anonyme, 2,rue Jean Bertholet, B.P. 1123, Luxembourg · BfG:New York, 400

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Consolidated Balance Sheet Figures/BfG:Group.

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The Committee's Secretariat has recently published a Directory of information on the addresses, telex and phone numbers, contact persons, balances, finances, business activities, etc. of member banks.

At each plenary meeting two member organizations introduce their institutions: and the Banking Committee also invites guest speakers to lecture on specific problems. The Committee is also striving for an exchange of experiences and the promotion of co-operation with other committees. The Chairman of the Banking Committee recently gave an expose to the Housing Committee, and executive members of the Banking Committee are soon to be guests of the Consumer Committee.

A concrete example of successful and practical co-operation among the co-operative banks is the annual meetings of Directors of International and Currency Departments holding shares in INGEBA which this year will take place in October, in Hanover, FRG. Turnover among the participating banks has essentially increased in recent years.

Members of the Committee recently agreed on an exchange programme of young co-operative bankers and eight banks have already declared their readiness to participate. They are convinced that this exchange programme will strengthen and extend the co-operation among co-operative banks.

Members of the Banking Committee have also declared their readiness to give technical assistance to co-operative banks in the Third World, especially in Africa. Counsellors should be able to help in setting up new co-operative banks, improve the services of co-operative banks and promote "first class" training of young co-operative bankers.

Experience has repeatedly shown that the day-to-day problems of co-operative banks in Africa, in South America, in USA and in Europe, are essentially different. This is why the Committee is discussing the possibility of encouraging Regional Committees within the framework of the new Rules to be adopted.

AGRICULTURAL COMMITTEE

Chairman:	Mr. J. Hallqvist (Denmark)
Vice Chairmen:	Messrs. I. Pramov (Bulgaria), J.-B. Doumeng (France), M. Idris (Egypt), G.K. Sharma (India)
Secretary:	Mr. L. Varadi (ICA, Geneva)

The Committee has 42 member organizations from 39 countries representing practically all regions of the world.

At its plenary meeting in Washington (October 1985) the committee adopted new rules which stress the following objectives: to safeguard the interests of its members; to pursue research into the latest developments in agricultural co-operatives; and to promote understanding and economic collaboration between co-operatives.

Acknowledging the role agricultural co-ops are playing in the production and, to a certain extent, in the marketing of food, the ICA Executive Committee chose the subject "Food and Co-operatives" as the main theme of the Central Committee Meeting in Washington, D.C. last October. Reports were presented by the Committee and representatives from Hungary, Denmark, Sweden, Japan, Egypt, India and Czechoslovakia. A resolution of food and co-operatives drawn up by the committee was adopted at this meeting and disseminated by the ICA Secretariat to national governments, international organizations and the international press.

The Agricultural Committee plans to hold two joint meetings in the future; with the Women's Committee in 1987 to discuss the involvement of women in agricultural co-ops, and with the Consumer Committee in 1988 to examine the possibility of greater co-operation between producers and consumers.

The Committee has renewed ties with IFAP (International Federation of Agricultural Producers) and ECA (European Confederation of Agriculture). It plans to increase contact with other international bodies engaged in agriculture.

In Basel the committee will discuss the agricultural pricing policy reflecting its concern to investigate current matters — a paper will be submitted by Egypt.

BUREAU ÉCONOMIQUE DU COMITÉ AGRICOLE (BECA)

The Economic Bureau of Agricultural Co-operation was established several years ago in order to promote business between agricultural co-operatives. BECA, which is headquartered in Paris, has made several efforts to spread its economic activities through the establishment of regional offices. Decreasing agricultural prices, the continued indebtedness of Third World countries, falling petroleum prices and the increasing contradictions between EEC countries and other European countries, have recently had a negative effect on the sub-committee's commercial activities.

HOUSING COMMITTEE

Chairman:	Mr. O. Lindström (Sweden)
Vice Chairmen:	Messrs. H. Tepper (FRG), B. Saar (Poland)
Secretary:	Mr. L. Varadi (ICA, Geneva)

During 1985-1986 the committee has focused on preparations for the International Year of Shelter for the Homeless (1987). The member in the FRG is preparing a series of documents on the housing situation in developing countries. The Committee has decided to update and republish the publication "Co-operative Housing" (1980) as its contribution to the Year of Shelter.

The Committee has also prepared a preliminary report "Housing Co-operatives Between State and Market" which concludes that future government housing subsidies will be curtailed and, therefore, that housing co-operatives must become more competitive.

The Committee is also concerned with the problem of the "new poor". As a result of increased unemployment in some developed countries many people will think twice about purchasing their own homes for fear of not being able to meet the financial commitment involved. This will be the main subject discussed at Basel; the French member organization is preparing a document "Housing People with Modest Incomes".

The Housing Committee has supported the idea of holding a seminar in Turkey in 1987 on "Housing and Urban management in Co-operatives", where special attention will be given to housing problems in the urban areas of developing countries.

FISHERIES COMMITTEE

Chairman: Mr. J. Saito (Japan)
Vice Chairmen: Messrs. K. Harding (Canada), F. Bencze (Hungary),
E. Einarsson (Iceland), Haji A.M. Ibrahim (Malaysia)
Secretary: Mr. K. Nakagawa (Japan)

The Committee has 23 member organizations and 18 observers.

In Third World countries fisheries development is often designed to obtain foreign currency and, consequently, does not improve the living standard of fishermen nor feed the hungry. The top priority of fisheries development should be placed on food supply and improving the living standard of fishermen, rather than making profits.

Fisheries co-operatives are facing great difficulties. The establishment of 200-mile zones and the two oil crises have boosted production costs and, as a result, resources-management-type fishing methods must be implemented under the leadership of fishing co-operatives.

Based on the revision of the ICA Rules, decided at Hamburg in 1984, the ICA Fisheries Committee is also changing its rules and is investigating new financial resources; at present the committee is financially dependent on one member, the "Japanese National Federation of Fisheries Co-operative Associations (Zengyoren)". The Committee Chairman is continuing negotiations with the Japanese government, ICA Headquarters and the Fisheries Committee members on the creation of the "Fisheries Co-operative Development Fund" and hopes to have favourable news during 1986.

The seminar on fisheries co-operatives for South-East Asian countries has been held annually since 1979 with financial assistance from Zengyoren. The number of trainees from the region has so far totalled 96 from 10 countries and the course has produced many tangible results:

- In Sri Lanka a national liaison council of women's groups of fisheries co-operatives has been set up under the leadership of the trainees who participated in the seminar in 1980. Besides grouping co-operative fisheries activities, this organization is expected to improve the status of women.
- In Thailand, trainees who took part in the seminars are now working out a new law to step up fisheries co-operative activities.
- Malaysian trainees are setting up a nationwide federation of fisheries co-operatives.

The last seminar was held in 1985.

The publication of the Fisheries Co-operative Bulletin has been suspended but the Committee soon hopes to resume publication with the help of Zengyoren.

INTERCOOP

Chairman: Mr. H. Thuli (Switzerland)
Vice Chairmen: Messrs. D. Landau (UK), L. Lewin (Sweden)
Chief Exec. Officer: Mr. L. Blomkvist

INTERCOOP is an association of consumer co-operative apex organizations in Europe, Israel and Japan. The committee has 22 organizations from 18 countries. These organizations and their 4,400 affiliated co-operative societies form a trade group which exerts a significant influence on both national and international markets. In Western Europe alone they achieved a turnover exceeding US\$ 36,800 million in 1985.

The working programme of INTERCOOP comprises the following: the promotion of joint purchases of food and non-food in world markets; exchange of products from members' factories; exchange of experience in retailing and distribution, and other technical and commercial issues.

In spite of the continued adverse economic situation in the majority of member countries, 1985 was characterized by positive development. The total value of the economic collaboration increased by 20 % to US\$ 305 million.

The non-food sector, which includes joint buying activities in 11 international and 7 regional buying groups, retained the same turnover as in 1984. The positive developments were unfortunately neutralized by a reduction in the joint regional purchase of high value products and raw materials.

INTERCOOP Far East Ltd., the Hong Kong based joint buying office, has been in operation for six years. In 1985 the office has suffered two setbacks: the high value of the US dollar in relation to the European currencies has forced co-op buyers to change to European markets and, at the same time, orders from the French buying organization have been cancelled due to the financial crisis within the French movement. Consequently, orders were 17 % less than in 1984.

In connection with the Far East activities, INTERCOOP has established a transport system. The system has now been in operation since 1980 and considerable amounts have been saved for the member organizations by concentrating on a few lines and acting as one group towards shipping lines and freight conferences.

In the food sector, joint purchases were effectuated through the buying offices of NAF. Local market knowledge, combined with on-the-spot supply and quantity control, continue to be of major importance to the buyers of INTERCOOP. Purchases through NAF's buying offices increased by 36 % in 1985, with the most important products being coffee, cocoa, dried fruit, tea and bananas.

The exchange of products between INTERCOOP factories developed positively in 1985. The exchange of non-food products increased by 42 % over 1984, with the most important products being paper, bulbs and stockings. The turnover for foodstuffs increased by 24 %, with the main items being chocolate, confectionery, wine, pasta and tea.

The exchange of information and experience in retailing and distribution has mainly taken place at the annual meetings of the working groups: "Food Stores", "Department Stores and Shopping Centres" and "Warehousing and Distribution".

The ad hoc working group for POS cash terminals terminated its activities in 1985 and the INTERCOOP POS Project Team was also dissolved; its activities will be carried on within the framework of the permanent INTERCOOP activities.

CICOPA

Chairman: vacant
Vice Chairman: Mr. L. Rev (Hungary)
Secretary: Mr. L. Varadi (ICA, Geneva)

CICOPA aims to safeguard the interests of workers co-operatives, promote commercial links between its members, encourage the establishment of worker co-operatives in developing countries and undertake research. At present the committee comprises 40 member organizations.

The committee has recently passed through a serious crisis; it had not met with the expectations of many institutions and, as a consequence, the chairman resigned at the committee's last executive meeting. Members would now have to reshape the committee and draw up a concise work programme to enable it to meet the needs of its members and to efficiently represent worker co-operatives' interests.

The Committee's representative to UNIDO, Mr. Sielanko, has established a good relationship with this agency and the two organizations jointly run a training centre in Poland which offers training courses to co-operators from developing countries.

A growing number of countries are struggling with the phenomenon of unemployment. The urgent need to alleviate this problem has stimulated interest in CICOPA's activities. The programme of the October plenary meeting in Basel will discuss the role of worker co-operatives in the struggle against unemployment. ICA could also play an active role in Industrial Development for Africa (1985-1995) through CICOPA.

ICIF

Chairman: Mr. J. Fisher (USA)
Vice Chairmen: Messrs. S. Ochiai (Japan), W. Schulz (FRG)
Executive Secretary: Mr. T. Webb (UK)

Criteria for admission to membership of the Federation was one of the major issues discussed at the Executive meeting in Washington, D.C. in October 1985. In many countries, co-operatives are not permitted to transact insurance and many co-operative insurers are constituted in other legal forms, such as mutual or stock companies. There has been concern to establish a standard in order to determine whether applicants for membership are truly co-operative so as to ensure that the co-operative character of the Federation is not undermined. The Executive Committee approved a paper for comment from member societies before formal adoption. Proposals are concerned with the application of co-operative principles and all applicants will be expected to satisfy the Executive Committee of the ICIF that they are willing to support actively the aims and objectives of the co-operative movement. For many years membership fees have been proportionate to the premium income of member societies, subject to a moderate minimum subscription. Following a careful examination by the ICIF Secretariat, it was decided to propose to the members that a limitation on membership fees be introduced.

International Co-operative Re-insurance Bureau (ICRB)

This Bureau promotes the exchange of re-insurance between ICIF member societies and provides guidance and assistance concerning re-insurance to newly-formed co-operative insurers. A significant improvement in ICRB services was introduced at the start of 1986 when the Bureau accounting facility was brought into full operation.

Every three years the ICRB arranges a Meeting of re-insurance officials to provide an opportunity for participants to become better acquainted and better informed about other member societies and enable a variety of technical aspects to be studied in detail. The most recent meeting was held in Helsinki (Finland) in June 1986. It was attended by 54 participants from 27 member societies in 20 countries. Four participants from African member societies were sponsored by the ICRB.

There are now 41 offices in 28 countries exchanging re-insurance through the Bureau. Estimated re-insurance premiums exceed 34 million pounds and there are 960 contracts in force.

Insurance Development Bureau (IDB)

This Bureau oversees the provision of guidance and technical advice to newly-formed or developing co-operative insurers and to sponsoring movements. The scope of development activity in the field of co-operative insurance is so great that the IDB has devised a regional structure with a co-ordinator responsible for regional activities and liaison with the IDB Secretariat. Since 1984, three regional meetings of the IDB Committee have been held each year with the full committee meeting once a year.

A major part of the IDB activity is carried out by guiding Societies which give general guidance and technical support to co-operative insurers in early stages of development. Societies in Norway, Sweden, Italy and the UK are assisting newer members in Uganda, Kenya, Spain and Nigeria respectively.

The IDB also arranges consultancy for member societies requiring specific assistance or sponsoring organizations interested in forming their own co-operative insurer. Last year consultancy was provided for organizations in Bolivia, Peru, Columbia, Costa Rica, Guatemala and Honduras, technical assistance in Jamaica and continuing guidance in Bermuda, where there is a desire to establish a co-operative insurer. A seminar was held in Singapore for trainees from the Philippines and Papua New Guinea, while a series of four seminars was arranged for co-operative federations in Spain.

A regional co-operative insurance adviser in Africa has been appointed for three-years. He will be engaged mainly in Botswana, Lesotho, Tanzania and Zambia.

Regional Associations

The Federation now has four regional associations in Europe and Scandinavia, Asia and Oceania, and North America; there is also a separate association linking members in both American continents.

The North American Association held its annual conference in November in Puerto Rico, enabling guests from member societies in Latin America to attend. In May the Association of European Co-operative Insurers, jointly with the Association of Co-operative Banks of the EEC, organized a seminar in Brussels to examine the subject of financial supermarkets. Among the observers were several from the European Commission.

WOMEN'S COMMITTEE

Chairman: Ms. N. Willis (UK)
Vice Chairmen: Ms. U. Jönsdotter (Sweden)
Ms. E. Vasiukhina (USSR)
Secretary: Mr. L. Varadi (ICA, Geneva)

The Committee currently has 79 members from 36 countries.

The major event in 1985 was the United Nations Women's Conference held in Nairobi, Kenya; the Committee was represented by Ms. Vasiukhina (USSR) and Ms. Wanyoni (Kenya). A committee statement on the position of women in the co-operative movement was well received by conference participants. Committee representatives also took part in other international meetings, such as UNESCO's World Conference on Adult Education and the Women's Conference organized by the Free Trade Union.

The committee has established a working relationship with the International Planned Parenthood Federation (IPPF) and with the Overseas Development Agency (ODA) and hopes to have closer co-operation with these organizations in the future.

The International Institute for Development, Co-operation and Labour Studies (IDCLS) of Israel has offered the committee places on study courses to promote women in the various professional branches of co-operatives.

A variety of booklets, studies, etc. published by the Women's Committee, has received wide interest from member movements, research institutes, universities, libraries, etc.

The Committee is continuing its programme of joint meetings with other ICA specialized organizations such as the meeting with the Consumer's Committee in Tokyo, Japan in April 1986. The theme for discussion on this occasion was "Member Participation in Consumer Co-operatives", with special attention paid to policy and decision-making and the role played by women. Similar meetings have been scheduled with the Agriculture Committee for 1987 and the World Council of Credit Unions (WOCCU) in 1988.

At the proposal of its Japanese member the Committee joined UNICEF's Immunization Campaign in 1986; it is hoped that other ICA member organizations will support this effort.

The Committee, the ILO and Centrosoyus are organizing a seminar for women co-operators in Asian countries.

AGITCOOP

Chairman Ms. F. Baulier (France)
Vice Chairmen: Dr. R. Houlton (U.K.), Messrs. I. Dakhov (USSR),
R. Singh (India)
Secretary: Mr. S. Mshiu (ICA, Geneva)

During the period under review AGITCOOP focused attention mainly on the following subjects: education for women and youth; the international training of co-operative personnel, collaboration with UN agencies on matters pertaining to education and training, the work of ICA/CEMAS and ILO/MATCOM, the UNESCO Conference on Adult Education, the Bonow Fund travel grants and the Research Register.

The future work programme includes: guiding the work of AGITCOOP as an education and training advisory body within the evolving development policy of the ICA; investigating sources for funding an independent budget for certain activities; preparing amendments to the Rules corresponding to AGITCOOP's new orientation.

At its last general meeting held at Loughborough this August, AGITCOOP considered its future role and constitution and examined, amongst other things: the new ICA development strategy; lack of resources at ICA Secretariat; AGITCOOP's long-term contribution in its specialized field; and the growing need for co-operative education and training in developing and industrialized countries.

The meeting noted the positive achievements of AGITCOOP which included: maintaining formal and informal communication links between International Co-operative Training Centres, less developed countries, the ILO, ICA/CEMAS, COPAC and other interested bodies; furthering and advising on the education and training dimension of the development work of the ICA and its member organizations; providing a network of support for the Research Register, which is jointly produced by the Hungarian and Polish Co-operative Movements and COPAC; organizing a biennial seminar to meet the needs of ICTC managers and staff as well as an education conference to coincide with the ICA Congress.

The meeting also recognized a number of areas which need to be improved. These included: improved clarity, definition and publicity of its objectives and programmes; the allocation of professional secretarial resources through the ICA; a widening of its communications network to include research and communication and its expanding membership; an extension of its mandate to include the developed countries; and expanding the scope of AGITCOOP concerns within the co-operative movements.

THE WORKING PARTY ON CO-OPERATIVE PRESS

Chairman:	Mr. P. Törmälä (Finland)
Vice Chairman:	Mr. A. Fomin (USSR)
Secretary:	Ms. M. Treacy (ICA, Geneva)

At the WPoCP plenary in Washington D.C. on 14th October new rules were approved, placing greater emphasis on supporting decisions of ICA authorities. Members requested that more news on ICA and its specialized organizations should be made available to members through a newsletter or other means. It was also requested that papers from other specialized committees be sent to the WPoCP members through the secretariat.

The WPoCP Executive met on Friday May 23rd at ICA Headquarters. The group agreed that radical steps had to be taken to motivate the group and, therefore, it was essential to adopt a solid work programme. The group discussed proposals from 7 organizations plus the Secretariat. It was decided that the Chairman would prepare a paper incorporating these proposals for presentation at Basel.

The Secretary was requested to work out a budget for the group and make a presentation in Basel proposing the adoption of a subscription fee to cover costs.

It was also decided that the Chairman would draft a letter to co-operative leaders requesting them to elect a representative to the Working Party and request the Director to co-sign it.

Participants suggested a sale of Peace Posters in Basel. Participants at the Plenary Meeting in Basel would also be requested to reproduce the ICA Peace Poster on the front cover of their journals.

On special projects they agreed that the Party should help finance the Directory of Co-operative Press. This would be proposed in Basel.

Proposals to found a cultural centre and to organize a seminar in Africa on the problems of co-op media in developing countries would be suggested to the plenary meeting by Mr. Fomin. The Basel meeting would also discuss how working press could channel information from IOCU on dangerous goods.

It was decided to request the Secretary of the Agricultural Committee if it were possible to organize a joint meeting with the agricultural committee in Basel to discuss what co-op journals could do to help elucidate the problems of agricultural co-ops and the struggle against famine.

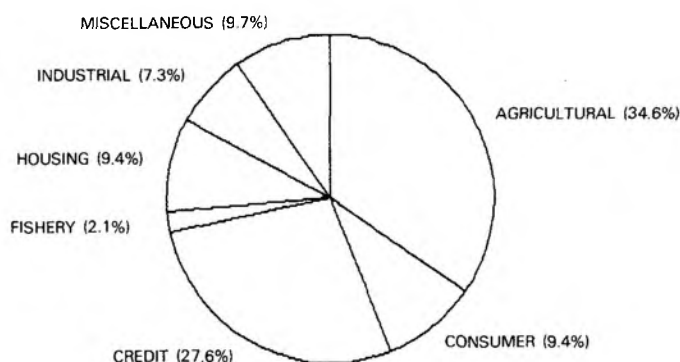
RESEARCH WORKING PARTY

Chairman:	Mr. G. V. Pratt (U.K.)
Vice Chairman:	Mr. S.A. Böök (Sweden)
Secretary:	Mr. L. Varadi (ICA, Geneva)

The last meeting was held in Manchester, England from 4th to 6th September, 1985 with the theme "The Future of Co-operative Democracy". The Working Party plans to publish a book on the current situation of European consumer co-operative organizations. Many participants stressed the growing need to elaborate a long-term international co-operative research programme, reflecting the Resolution on Research adopted by the ICA Congress in Hamburg in 1984.

The Working Party will meet in September in Budapest, Hungary where they will discuss "Recent Organizational Changes and the Conditions for Co-operative Democracy". The group also intends to discuss the future of the group and attempt to identify ICA members' expectations of the Working Party and ways to fulfil these in the years to come.

SHARE OF MEMBERSHIP BY CATEGORY OF CO-OP (data from 1982)



BALANCE SHEET

December 31, 1985

(Expressed in Swiss Francs – Note 1.)

		1984

ASSETS		

Current assets (Notes 1 and 6)		
Cash, including interest-bearing deposit		
accounts of Sfr 1,407,966 (1984 Sfr 2,712,173)	2,020,811	3,151,906
Accounts receivable and prepayments	1,022,511	410,014
	-----	-----
Total current assets	3,043,322	3,561,920
	-----	-----
Furniture and equipment		
At cost (Note 1)	169,422	75,344
Accumulated depreciation	(61,193)	(18,837)
	-----	-----
Net furniture and equipment	108,229	56,507
	-----	-----
Other assets		
Investments (Notes 2 and 6)	1,602	1,601
Deposits and guarantees	37,119	
	-----	-----
Total other assets	38,721	1,601
	-----	-----
	3,190,272	3,620,028
	=====	=====
LIABILITIES, FUNDS AND RESERVES		

Liabilities		
Bank overdraft		18,367
Creditors and accrued expenses (Notes 1 and 3)	1,347,835	717,578
Sundry deposits		13,353
Deferred revenue/Support	256,923	597,838
	-----	-----
Total liabilities	1,604,758	1,347,136
	-----	-----
Commitments (Note 5)		
Funds (Note 1)		
Reserve Fund	750,000	1,150,410
Development Fund	367,109	328,936
Dr. Bonow Study Fund	38,930	38,930
West Africa Reserve Fund	102,822	158,468
	-----	-----
Total funds	1,258,861	1,676,744
	-----	-----
Reserves		
Foreign Currency Reserve (Note 1)	0	513,517
Revenue accumulation account	326,653	82,631
	-----	-----
Total reserves	326,653	596,148
	-----	-----
	3,190,272	3,620,028
	=====	=====

See accompanying notes

STATEMENT OF ACTIVITY AND REVENUE ACCUMULATION ACCOUNT

Year ended December 31, 1985

(Expressed in Swiss Francs – Note 1.)

		1984 -----
Revenue (Note 1)		
Subscriptions	1,791,166	1,434,406
Interest income - after allocation to Reserve Fund	127,268	51,744
Sales of publications	7,974	13,447
Other	66,786	70,156
Total revenue	<u>1,993,194</u>	<u>1,569,753</u>
Expense (Note 1 and Schedule 1)		
Headquarters	2,502,920	1,752,429
	(509,726)	(182,676)
Net support to S.E. Asia regional office	212,522	72,852
Net support to E. and C. Africa regional office	173,481	247,373
Net support to W. Africa regional office	55,646	184,254
Total net support	<u>441,649</u>	<u>504,479</u>
Deficiency of revenue over expense before capital additions and extraordinary expenses	(951,375)	(687,155)
Capital additions - Contributions		40,722
Extraordinary expenses (Note 4)	(224,720)	-----
Deficiency of revenue over expense after capital additions and extraordinary expenses	(1,176,095)	(646,433)
Revenue accumulation account at beginning of year		
As previously reported	82,631	544,810
Prior year adjustments (Note 3)	(113,305)	-----
As restated	(30,674)	544,810
Transfer from Reserve Fund	516,392	
Transfer from W. Africa Reserve Fund	55,646	184,254
Transfer from Foreign Currency Reserve (Note 1)	524,142	
Subvention received re S.E. Asia regional office	212,522	
Subvention received re extraordinary expenses (Note 4)	224,720	
Revenue accumulation account at end of year	<u>326,653</u> =====	<u>82,631</u> =====

See accompanying notes

**STATEMENT OF CHANGES IN FUND BALANCES
AND FOREIGN CURRENCY RESERVE**

Year ended December 31, 1985

(Expressed in Swiss Francs – Note 1.)

	Reserve Fund	Develop- ment Fund	Dr. Bonow Study Fund	W.Africa Reserve Fund
	-----	-----	-----	-----
Balance at beginning of year	1,150,410	328,936	38,930	158,468
Interest received	115,982	34,486		
Contributions		42,026		
	-----	-----	-----	-----
	1,266,392	405,448	38,930	158,468
Expense		(38,339)		
Transfer to statement of activity	(516,392)			(55,646)
	-----	-----	-----	-----
Balance at end of year	750,000	367,109	38,930	102,822
	=====	=====	=====	=====
	Foreign Currency Reserve			

Balance at beginning of year	513,517			
Foreign exchange surplus	10,625			
Transfer to statement of activity (Note 1)	(524,142)			

Balance at end of year	0			
	=====			

See accompanying notes

STATEMENT OF CHANGES IN FINANCIAL POSITION

Year ended December 31, 1985

(Expressed in Swiss Francs – Note 1.)

		1984

Resources provided		
Deficiency of revenue over expense before capital additions, extraordinary expenses and prior year adjustments	(951,375)	(687,155)
Capital additions - Contributions		40,722
Extraordinary expenses (Note 4)	(224,720)	
Prior year adjustments	(113,305)	
	-----	-----
Deficiency of revenue over expense after capital additions, extraordinary expenses and prior year adjustments	(1,289,400)	(646,433)
Add item not using working capital		
Depreciation	42,356	18,837
Fund income	192,494	326,301
Foreign currency reserve income	10,625	
Subventions received	437,242	
	-----	-----
Working capital used by operations	(606,683)	(301,295)
	-----	-----
Use of resources		
Fund expense	38,339	87,872
Purchase of furniture and equipment	94,078	75,344
Utilisation of provision for Congress 1984		217,700
Increase in investments	1	15
Increase in deposits and guarantees	37,119	
	-----	-----
Total resources used	169,537	380,931
	-----	-----
Decrease in working capital	(776,220)	(682,226)
	=====	=====
Changes in working capital components		
Increase/(Decrease) in current assets		
Cash	(1,131,095)	(316,020)
Accounts receivable and prepayments	612,497	46,698
Stocks		(21,770)
	-----	-----
	(518,598)	(291,092)
	-----	-----
(Increase)/Decrease in liabilities		
Bank overdraft	18,367	(18,367)
Creditors and accrued expenses	(630,257)	(413,489)
Sundry deposits	13,353	40,722
Deferred revenue/Support	340,915	
	-----	-----
	(257,622)	(391,134)
	-----	-----
Decrease in working capital	(776,220)	(682,226)
	=====	=====

See accompanying notes

NOTES TO FINANCIAL STATEMENTS

December 31, 1985

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting for Regional Offices

The financial statements include the assets, liabilities and transactions of the Geneva headquarters of the International Co-operative Alliance and its regional offices for South-East Asia, East and Central Africa and West Africa.

Principles of consolidation

The accounts of ICA Domus Limited, a 100 per cent owned subsidiary of the Alliance, are not consolidated. The investment is carried at cost in the accompanying financial statements.

Fund accounting

To ensure observance of limitations and restrictions placed on the use of resources available to the Alliance, the accounts of the Alliance are maintained in accordance with the principles of fund accounting. This is the procedure by which resources for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purposes.

The corresponding assets for each fund comprise principally cash and interest-bearing deposit accounts.

- The Reserve Fund (formerly Property Reserve Fund) represents amounts set aside as a general reserve fund for the Alliance.
- The Development Fund, funded by voluntary contributions from member organisations, was created to support the Alliance's development policy.
- The Dr. Bonow Study Fund, the funding of which is now closed, finances awards to co-operators from developing countries for study tours abroad.
- The West Africa Reserve Fund, unofficially designated, represents funds provided in prior years to guarantee the future administration of the West Africa regional office.

Furniture and equipment and depreciation

Purchases of fixed assets in the regional offices are expensed in the year of acquisition.

Headquarters' purchases of furniture and equipment are being depreciated on a straight line basis over four years.

Foreign currency translation

The books of the Alliance are maintained in Swiss Francs.

For financial reporting purposes, at December 31, 1985, and for the year then ended, the accounts of the regional offices have been translated into Swiss francs at the following rates of exchange:

Year end assets and liabilities at the rates then ruling.

Revenue and expense transactions at the average rates for the year.

Until December 31, 1985, differences arising on translation as described above have been taken to the Foreign Currency Reserve. As of December 31, 1985, it was resolved to dissolve the Foreign Currency Reserve and transfer the balance to the revenue accumulation account.

Gains or losses from foreign currency transactions have been recognised in the current statement of activity. A net loss of Sfr. 4,432 (1984 Sfr. 86,786) has been included under the caption "financial expense" (Schedule I).

Revenues and expense

Subscriptions and supplementary income, except for certain contracted support and bank interest, are recorded when received. Expense is accounted for on a full accrual basis.

Contributed facilities and services

The regional office for West Africa and two regional officers occupy premises located in Abidjan for which the annual rental, equivalent to Sfr. 68,040, is supported by the Government of the Ivory Coast. This amount is reported as support and expense in the period in which the premises are used.

The Swedish Co-operative Centre has provided officers who have made the contribution of their time to develop the Alliance's projects in the regions and to assist in the administration of the Geneva headquarters. The value of this contributed time is not reflected in these statements.

Pension plans

Certain officers and employees of the Alliance are covered by several separate contributory pension plans or their equivalent in the regional offices. The Alliance believes that adequate contributions have been provided to cover the different local social security requirements and national laws.

Income Tax

In Switzerland, the Alliance has the status of an association organized as a corporate body regulated by the Swiss Civil Code in Articles 60-79 and, as such, is not subject to Swiss income tax.

Under the terms of an agreement between the Alliance and the Government of the Republic of Tanzania, the East and Central Africa regional office is exempt from tax.

Because of its non-profit making activities in India and the Ivory Coast, the Alliance considers it is not subject to local taxation in those countries.

Deferred revenue and support

Receipts of funds donated for specific purposes are not reported as revenue until the resources are expended for the purpose specified. Until then, they are reported as deferred revenue and support.

NOTE 2 – INVESTMENTS

Shares in subsidiary company

	Sfr.
ICA Domus Limited	
100 per cent of the share capital at cost	1,587

Other investments

International Co-operative Bank	
15 shares of Sfr. 200 each at attributed value	15
	<u>1,602</u>

ICA Domus Limited's principal assets comprise land and buildings situated in India which are rented to the Alliance's regional office for South-East Asia. The net equity of the subsidiary is estimated to be not less than Sfr. 293,025 at December 31, 1985.

The shares in the International Co-operative Bank were donated to the Alliance.

NOTE 3 – PRIOR YEAR ADJUSTMENTS

The prior year adjustments to the revenue accumulation account are made up as follows:

	Sfr.
Additional support received for 1984 from SCC for Moshi	123,711
Provision for pensions to three former employees	(130,000)
Provision for gratuities for remaining New Delhi employees	(107,016)
	<u>(113,305)</u>

NOTE 4 – EXTRAORDINARY EXPENSES

	Sfr.
Redundancy payments to 12 New Delhi employees	(275,543)
Support receivable for part of redundancies	<u>50,823</u>
	<u>(224,720)</u>

These extraordinary expenses result from the decision to restructure the South-East Asia regional office and are covered by a subvention received.

NOTE 5 – COMMITMENTS

At December 31, 1985 the Alliance is committed in respect of a rental agreement for its Geneva headquarters through November 30, 1987, renewable annually, at an annual rental of approximately Sfr. 150,000 subject to indexation.

In addition, the Alliance has entered into an agreement with effect from April 1, 1985 until March 31, 1988 for leasing electronic data processing equipment at a minimum rental of Sfr. 38,046 in 1985 and Sfr. 44,652 per annum thereafter.

NOTE 6 – FOREIGN CURRENCY CONTROLS

Movements of foreign currencies are subject to governmental controls in India, the Republic of Tanzania and the Ivory Coast.

STATEMENT OF EXPENSE AND SUPPORT

Year ended December 31, 1985

(Expressed in Swiss Francs – Note 1.)

	Head- quarters	South East Asia	East & Central Africa	West Africa	TOTAL
Expense					
Personnel	1,254,923	226,489	125,517	78,822	1,685,751
Travel	158,014	61,856	124,818	38,448	383,136
Outside services	264,350				264,350
Premises	156,478	42,282	5,226		203,986
Office	279,299	30,387	32,455	61,877	404,018
Publications	63,367				63,367
Conferences (net)	23,366	108,142		15,117	146,625
Central committee	297,810				297,810
Financial	5,313		864		6,177
General admin		24,088	16,147	9,938	50,173
Project activity		472,883	292,176	467,167	1,232,226
	<u>2,502,920</u>	<u>966,127</u>	<u>597,203</u>	<u>671,369</u>	<u>4,737,619</u>
Costs met by					
SCC/SIDA		707,066	412,777		1,119,843
Royal Norwegian Society for Rural Development				321,588	321,588
CCC/Canada				145,579	145,579
Member organisations		42,771	10,920	146,655	200,346
Other		3,768	25	1,901	5,694
	<u>0</u>	<u>753,605</u>	<u>423,722</u>	<u>615,723</u>	<u>1,793,050</u>
Net support by Alliance	<u>2,502,920</u>	<u>212,522</u>	<u>173,481</u>	<u>55,646</u>	<u>2,944,569</u>
Conferences (and seminars) (net)					
Income			8,683		
Expenses					
General		12,049			
Congress 1988 provision		20,000			
		<u>32,049</u>			
Net expense (as above)			<u>23,366</u>		

See accompanying notes

OBITUARY



Mr. Elli ANANGISYE

A dynamic co-operator and a charismatic leader, Mr. Elli Mwalulesa ANANGISYE passed away at his house in Moshi on Tuesday, 3rd June 1986, after a long illness. He had been the Regional Director of the International Co-operative Alliance Regional Office for East, Central & Southern Africa in Moshi, Tanzania, from 1980 up to the time of his death.

Elli was born in the Mbeya Region of Southern Tanzania on February 4th, 1939. It was at secondary school that Elli became involved in co-operative activities. He was a co-founder, first Chairman and Manager of the Tabora School Co-operative Society.

His excellent performance at the school co-operative society led to his appointment as Publicity Officer of the then Rungwe African Co-operative Union in Mbeya Region in January 1959.

Soon after, Elli enrolled at the Delhi University in India, graduating with a Bachelor of Arts degree in Economics, Political Science and Philosophy in 1962. While studying for his degree, he devoted his spare time to studying the Indian Co-operative Movement.

Up until he joined the ICA in 1980 Elli held many important positions both in co-operative societies and in government ministries. He was also Member of Parliament for Rungwe North.

During his period of office as Regional Director of the ICA Moshi office Elli made outstanding contributions towards co-operative development in the ten countries of the Region. He initiated and successfully organized the First African Ministerial Co-operative Conference in Gaborone, Botswana in May 1984 which resulted in the Declaration for a Regional Co-operative Decade from 1985 to 1995, the theme of which is "Progress Towards Self-Reliance for the Co-operative Movements in the countries of the Region".

Elli Anangisye will be remembered for his hard work, selfless devotion, amiability and capability. Co-operators will also remember his genuine co-operative spirit and his brilliant and outstanding contribution to the promotion of co-operative development in East, Central and Southern Africa. The International Co-operative Movement has lost a hard-working pioneer and a committed leader.

Mr. Anangisye is survived by a wife and four children.

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Editor: Mary Treacy

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Editorial

Dear Readers,

With this issue of the ICA Review you will find a bill for 1987. We see one of our main objectives as promoting the co-operative movement and, therefore, we would be very happy if it were possible to provide the Review to all our readers free-of-charge. However, like many organizations, ICA is passing through difficult times and we are, therefore, obliged to ask our readers for a contribution to the cost of our publications.

The good news is that in 1987, in addition to four issues of the ICA Review, our readers will receive four issues of a news bulletin, the ICA News, at no extra cost.

Publication dates for 1987 are as follows:

- | | | | |
|---------|-----------------------------|--------|--------------------------|
| — Jan | — last issue of 1986 | — July | — Review No. 2/87 |
| | Review | — Sept | — Review 3/87 |
| — Feb | — News No. 1/87 | — Oct | — News No. 3/87 |
| — April | — Review No. 1/87 | — Nov | — News No. 4/87 |
| — May | — News No. 2/87 | — Dec | — Review No. 4/87 |

Due to non-payment of several rather costly orders we are obliged to implement a new policy in 1987. In future, publication orders will only be met after a bank order or cheque for the corresponding amount has been received at ICA Headquarters (Banque Centrale Coopérative, Geneva, account number: 284043.45.00.90-2).

This issue of the Review reverts to the original all English version. This is a direct result of the decision of the ICA Central Committee in Basel (see page 5). Intercoop Editora Cooperative Ltda, Buenos Aires, will continue to publish and circulate the Spanish version as they have done since 1968 and we have had offers from other Spanish speaking and Portuguese speaking members to translate and print ICA publications at their expense. Offers to publish in French, German or other languages will also be welcome. This issue still has one article in the original version (French) as this was in preparation when the decision was taken. By popular acclaim the title reverts also to the Review of International Co-operation, following a tradition dating back to 1928 (The Review began as the ICA Bulletin in 1909). This issue also has a new colour and a simpler cover layout — a smaller version of the Annual Report (Issue no. 3/86) which we are happy to report was very well received.

The next issue of the Review, which will be published in April, will feature housing co-operatives as ICA's contribution to the UN Year of Shelter for the Homeless. We have already received articles from China and Turkey and have the promise of an article from DESWOS on a housing project in Bolivia. If you run or know of a successful, exciting or original co-operative housing project which you think would make an interesting article for this issue we would be pleased to hear from you.

The April issue will also feature a profile of W.P. Watkins, Director of the Alliance from 1952 to 1963, whom I had the great pleasure and honour of visiting last month.

Finally, the first issue of ICA's News bulletin will be published in February. Ideas for news items will be very welcome (please mark envelope "ICA News"). All items for publication in this bulletin must be submitted at least one week before publication date.

Please help us to keep you better informed.

On behalf of our Director and his staff, I would like to wish our readers a very happy and successful 1987.

Mary Treacy
Editor

1986 Central Committee Meeting

The 1986 meeting of ICA's Central Committee took place in Basel, Switzerland at the European World Trade Centre.

Over 500 representatives from co-operative organizations worldwide attended the meeting which was hosted by Co-op Switzerland.

Dr. Faklin, Governor of the Canton of Basel, and Hans Thuli, President of Co-op Switzerland welcomed participants to Basel and, later in the meeting, Mr. Rolf Leuenberger, Vice President of Co-op Switzerland gave a presentation entitled "Trade in Co-operative Businesses".

Another eminent Swiss citizen, Minister Stich, was also expected to address the meeting on behalf of the Federal Government of Switzerland but he was prevented from attending by pressing ministerial duties. However, he joined participants at a gala dinner hosted by the Swiss co-ops in the Festival Hall of the Conference complex, where guests were entertained by a national folk group and singers from the Zurich opera. In addition to this excellent function delegates were invited to a welcoming reception at the Kleineslingental Museum. The host organization also provided delegates and their spouses and guests with a varied and interesting selection of tours designed to familiarize visitors with the Swiss countryside and Swiss co-ops during their spare time.

Other guests at the Central Committee meeting included Mr. Hel Bongo, Head of the Co-operative

branch of ILO, and Dr. N. Newiger from FAO, who both made interventions in support of ICA's new development programme.

Delegates adopted a resolution drafted by the Womens' and Consumers' Committees proposing that ICA join UNICEF's Children Immunization Campaign, which aims to vaccinate all the world's children against the six most deadly communicable diseases by 1990. A new resolution on Peace was also adopted plus a resolution supporting co-operatives against government restrictions. This resolution was initially proposed by the Japanese delegation. Japanese consumer co-ops recently came under attack from competitors who felt that co-ops were becoming too successful and, therefore, tried to have legislation passed limiting their activities. However, the Danish representatives felt the resolution should be amended to include other types of co-operative as this was basically a global issue.

The main subjects of discussion at this Central Committee meeting focused on the organization's work programme, its future research programme, its programme for development in the Third World, the new Membership and Subscriptions Working Party, the reports of the Specialized Organizations and the proposed research programme on the basic values of the co-operative movement worldwide.

The following are some of the highlights of the meeting:

Summary of President Marcus's Address on "The State of Co-operatives"

President Marcus said the Basel meeting offered a checkpoint halfway between congresses and the agenda was based on this.

In Hamburg, the Executive Committee had been asked to create a work programme based on Yvon Daneau's report. It had been presented as a timetable in Washington.

During 1985 and 1986, the imbalances in workload and economy caused by ICA's development efforts had been solved. During 1986 and 1987 it was planned to concentrate on co-operation within the different professional co-operative sectors and during 1987, and up to the next Congress, a consistent programme for relations with the UN organizations would be elaborated. This work programme would make the ICA a sound, efficient and target-oriented organization in the service of its members.

Mr. Marcus reported on meetings with co-operative leaders of Uruguay in Montevideo in Spring 1986. They had urged the ICA to intervene on their behalf against subsidized food exports from Europe and North America. He said that European, Canadian and US farmers, with their increased productivity and export subsidies, were privileged. He also referred to farmers' problems in Zambia and Japan.

In Washington the Central Committee had adopted a resolution on Food and Co-operatives which underlined the contradictions and paradoxes of food production, with famine, over-production and distribution problems. It was perfectly clear that a global plan for food supply was needed.

One obvious conclusion was that food production for export should be reduced in the OECD countries. There

was a need for alternative production and also for increased conservation of the world's natural resources. But he did not see this as an issue only for the rich countries. Albin Johansson, a great visionary and leader of Swedish consumer co-operatives, was very outspoken in his internationalism. To him the world was an entirety, in which things should be produced where production conditions were the best.

The intelligent and just partition of work on a global scale might seem even more utopian today than in the early fifties but this vision was also a vision of a world in peace, a world in progress, founded on principles of co-operation. He believed that basic values should be considered in this respect. Food supply should not only be a concern of governments. It was a growing problem that could only be solved in a global perspective. Farmers and consumers should sit down to formulate a long-term food supply strategy, define the consequences and present the outcome to their governments.

A better understanding of the character and basic values of co-ops in the outside world must be created. If some of the principles of a co-operative were omitted, its basic character was lost. Political action had no place in the co-operative arena. Governments had often destroyed or paralysed co-ops. In Asia, for example, competitors had recently been able to win support in limiting the scope of action for co-ops which had become too successful.

Policies Adopted by the Executive Committee

(from a report by Vice President, Yvon Daneau)

The following are policies adopted by the Executive Committee as a reaction to the present financial situation:

1. The budget is to be balanced in 1987 and 1988.
2. There will be a clear distinction between the central budget, with its limit on funds committed to development, and the regional office budget which will be supported uniquely by the Development Fund.
3. For development:
 - ICA will make every effort possible to generate financial support for development programmes from potential donors.
 - There will be no new regional offices or presences unless they are fully funded by outside financial sources.
 - Bonow House in Delhi will be sold as soon as possible. The Delhi office will be continued, but on a smaller scale and at another site. Funds from the Bonow House sale will be used to indemnify costs from the reduction in size of the regional offices, to support development projects in the Asian region, and to compensate ICA for its central budget contributions to regional offices, especially during the past three years.
4. Until the Congress in 1988, ICA will provide meeting interpretation in official languages as requested and needed. But documents and publications will only be produced in English. The only exceptions will be very important documents and when a member undertakes to produce material in other languages as a contribution to ICA.*
5. ICA will charge a registration fee for Central Committee meetings, starting with the Budapest meeting in 1987.
6. Monthly statements will be provided to the Executive and Audit and Control Committees to allow them to monitor ICA's financial activities.
7. The period until the 1988 Congress will be considered a time of consolidation rather than expansion so far as ICA programmes are concerned.

Follow-up to Hamburg Congress Resolutions

by Robert L. Beasley, Director of ICA

Director Beasley reported on initiatives taken during 1986 as a result of resolutions voted at the Hamburg Congress in 1984:

Resolution 1 asked ICA member organizations to engage themselves in preparations for the UN Peace Year in 1986. In 1986 members had been asked to report to ICA about the activities they devoted to the peace year observance which were reported in the annual report. ICA had produced a Peace Poster, which was sold widely among its members, and created a new ICA Peace Resolution, upon which the Central Committee would be asked to vote later in the meeting. As a result of suggestions from the Executive Committee, the Secretariat would distribute the Peace Resolution among the United Nations and related international organizations and he urged member organizations to distribute it within their own countries and regions.

* MR. R. Alvarado (CCC/CA, Costa Rica) subsequently offered to translate conference documents into Spanish and to publish the principle ICA publications in Spanish. An offer to publish ICA publications in Portuguese has already been received from Mr. Leite (INSCOOP, Portugal). ICA thanks both these organizations for their offers — the Editor will be contacting them early

in 1987. At present, ICA publications are being translated and difused, inter alia, by Editora Cooperative Ltda. Argentina (the Spanish issue of the Review) and the Norinchukin Research Center (summaries of Review in Japanese). ICA is very grateful to these and other organizations who publish and diffuse the ICA message at their expense.

Resolution 2 asked ICA members to contribute to resolving the issues raised in the Congress Report on Global Problems in Co-operatives. The broad spectrum of ICA programmes and activities were designed to do just that. The proposed consideration of the "Basic Values of Co-operatives" should add an extra dimension to work on this resolution. The Congress Report on Global Problems would be a valuable document for consideration.

Resolution 3 urged the ICA Executive Committee to adopt a planning programme and to clarify ICA's structure. It instructed the Director to draw up budgets and asked that work programmes be adopted. The Executive Committee and the Secretariat had devoted much of 1986 to ICA's financial reporting and control system so that a systematic planning and budgeting effort was now possible. Reports on planned work programme, schedules and accompanying budgets could now be presented. Preparation of a broad work plan and budget for the period between the 1988 and 1992 Congresses was on the work plan for 1987.

Resolution 4 called for a research conference and long range planning and budgeting of ICA research efforts. This had been one of the most difficult resolutions to fulfil, primarily because, although there was widespread desire for an ICA research effort, there was little agreement on the form this should take or the subjects to be researched. The work of the working party headed by Dr. Rauter would culminate in a research conference. Research work was part of the 1987 work plan and budget and would be part of the 1988-'92 work plan and budget. (see report on co-operative research)

Resolution 5 requested that ICA promote national co-operative organizations in order to carry out co-operative

development. This was part of ICA's development policy, a policy pursued through the development programme in 1986.

Resolution 6 urged ICA to focus on youth activities of various kinds. And *Resolution 7* put special emphasis on ICA participation in programmes related to the UN Youth Year, in 1985. Before the Washington meeting, ICA had participated in the Barcelona Conference on Youth, sponsored by UNESCO. Soon after that meeting ICA and the Polish co-operative movement collaborated in presenting a youth conference in Poland which attracted young people from many countries. A printed report on the conference from Polish co-operatives and a video report, by a group of young Canadian film makers, were prepared.

Resolution 8: ICA members had already sponsored a workshop at the Nairobi Women's Conference in 1985. This resolution remained high on the agenda of ICA. However, it was somewhat similar to the research resolution — many supported the sentiment, but effective action had been sporadic.

Resolution 9 supported the idea of ICA initiatives in support of co-operative trade. Mention was made at the 1985 Central Committee meeting of plans to test the feasibility of a commercial information exchange network. Member response to the idea had been encouraging and specific plans for starting such a network were in progress.

Director Beasley on Finances and Programmes

Director Beasley said that, as far back as the Hamburg Congress, they had known an important job lay ahead. Staff rebuilding needed to be done. Records and files needed to be reassembled and reorganized. The communications programme had to be reassessed, member

services stepped up, meetings modernized and development programme restructuring completed. At Hamburg, it seemed that ICA would complete an almost break-even year but a new problem had emerged which had distorted all other considerations. The auditing firm employed during 1984 pointed out that files, records, minutes, documents and archives, were in disarray or missing. They also indicated that, rather than nearly breaking even in 1984, ICA had instead lost money. The audit hadn't been complete in time for the Washington Central Committee Meeting, but the figures had already shown that the deficit would be nearly 700,000 francs. But ICA was restarting. The staff was smaller, but better. Records and files were largely in order.

The 1985 Audit was contained in the annual report. Financially, 1985 had been a bad year — ICA's second in a row, and the culmination of several years of declining fortunes and rising complications. Expenses were higher than revenue by 951,375 francs.

The year in progress (also outlined in the annual report) looked like another year with substantial loss. However, general costs had been considerably reduced in recent months, financial information and control systems were in place, and the final results could be affected by the sale of Bonow House.

The Secretariat had prepared the work plan and budget within the policy guidelines formulated by the Executive Committee. Like the policies, the work plan and budget had been reviewed and approved by ICA's Presidium and Executive committee.

The ICA Secretariat would concentrate on the following priorities in 1987:

1. MEETINGS

2. MEMBERSHIP & SUBSCRIPTIONS WORKING PARTY *

The Secretariat would provide staff

support for the Membership and Subscriptions Working Party during 1987.

3. DEVELOPMENT CHANGES *

4. "BASIC VALUES" RESEARCH EFFORT *

5. STEPPED UP COMMUNICATIONS

Plans for 1987 included four issues of the Review and a new version of ICA NEWS. Re-designing and re-establishing communications, especially with members but also with the rest of the world on behalf of co-operatives was a high priority.

6. FIRST DRAFT — 1988-92 WORK PLANS AND BUDGETS

The Secretariat would work on the preliminary four-year work plan and draft budgets for the period 1988-92. It would shift ICA short-term plans and schedules to a programme with a longer and more thoughtful perspective. A great deal of work had gone into preparing the budget summary for 1987. It would be difficult to go from three years of deficits and several years of retrenchment to a balanced budget. But that is what ICA would do. In 1987, the Secretariat would both balance the budget and increase ICA's momentum in selected programmes outlined in the Work Programme.

7. COMMERCIAL INFORMATION NETWORK *

The "IDECOP" idea had evolved from the Congress Resolution. The project was presented to interested parties in Basel.

8. UNITED NATIONS PROGRAMME EVALUATION

The evaluation was underway and would be presented to the Presidium in Moscow in January, 1987.

9. SPECIALIZED ORGANIZATIONS *

The Secretariat would continue to provide secretarial and coordinating services to the work of the Specialized Organizations.

* See separate reports

Membership and Subscriptions Working Party

Ten countries pay over two-thirds of subscription support to the ICA. Fifteen countries pay 85%. Many members only give token support to their organization, even though some of them could afford to pay more. In addition, there are many strong co-operative organizations in the world who are not members of the Alliance.

The new working party was set up to study these problems: to find ways of ensuring subscriptions are fair and equitable, to discover why some co-operative organizations are not members of the Alliance, and to adopt a more aggressive membership development programme.

Some members are concerned that they do not get credit for their support to regional offices, regional councils, specialized organizations and other programmes, because this does not show up on the membership subscriptions list. The Working Party will study how they could give credit for such support. It will also study those Specialized Organizations that do not have the capacity to raise their own budgets.

Finally, the Committee will study the issue of fluctuating exchange rates which affect members' ability to pay their subscriptions.

Making his report to the Central Committee in Basel, Morgan Williams, the Chairman of the Working Party, stressed that ICA needed to take a hard look at its objectives and principles. Most ICA members wanted an organization dealing with the United Nations and its agencies, having influence on governments, strong communications, education, training, research and other programmes, but they must also be willing to provide the necessary financial support.

The Committee believed that the financial basis could be strengthened and broadened. It would contact the co-op community around the world to get increased support for ICA programmes and activities and make recommendations to the Executive and Central Committees.

So far, the members of this group are: MORGAN WILLIAMS (Chairman); AL CHARBONNEAU, President of WOCCU, representing CLICEC; MOMADOU DIBBA, member of the Executive Committee, representing Gambia and Africa; HEINZ FAHRENKROG representing the Audit and Control Committee; DIETER GRETHE representing the Banking Committee; JENS HALLQVIST representing the Agricultural Committee; RAIJA ITKONEN, SHIZUMA IWAMOCHI, ONELIO PRANDINI and newly co-opted VIJAY PAL SINGH representing the Executive Committee; ALEXANDER KRASHE-NINNIKOV from Centrosoyus representing MIKHAIL TRUNOV, Vice President of the ICA; OLLE LINDSTROEM representing the Housing Committee; YVES REGIS, the newly elected Chairman of CICOPA; LLOYD WILKINSON representing the Consumer Committee, and HECTOR DIETRICH from Jamaica. ELLIS WOHLNER from Folksam, Sweden, who had worked on the formula now under operation would also be elected.

Report on Co-operative Research

Executive Committeeman, Anton Rauter spoke about the new research group's plans to conduct a study of "Basic Co-operative Values."

So far ICA had published two research publications: the Laidlaw Report and the new research book, Co-operatives Today.

Members of the group had been nominated from national movements. The group would try to evaluate the co-operative experiences of the past 100 years. It would focus on:

- The conditions that contribute to innovation;
- An analysis of conflicts and the reasons for them among co-operatives;
- Comparisons of methods of the past and probable methods of the future;
- How co-operatives can assess their prospects;
- The re-examination of co-operatives' values.

At Budapest the group would make an audio-visual presentation and offer a list of actions that might be carried out by and at the Stockholm Congress.

Speaking about the new research effort, Vice-President Yvon Daneau mentioned the Desjardins experience in studying basic values. It had been a three-year effort intended to keep alive the society's links with its regional groups. He emphasized that the deep thought and reflection necessary would force co-operative leaders to become more fully aware of the crucial role of the co-op movement, would make future technical and financial decisions more pertinent, and would increase solidarity and bring co-op leaders closer together.

International Data Exchange Centre for Co-operative Products and Equipment

International competition at state, multinational and transnational levels makes it increasingly difficult for co-operatives to compete in international markets. In addition many co-operatives, especially in developing countries, lack sales and marketing channels for their exports. After studying the situation, ICA staff member, Jacques Pelichet, proposed that a trade information exchange system should be set up at the ICA Secretariat in Geneva. It also appeared that the system might solve a third problem. In order to remain internationally competitive, co-operative organizations in developed countries have to constantly renew their equipment and are often forced to sell perfectly good, but outdated machinery as scrap. Through the IDECOP system this equipment could be sold to co-operatives in less developed countries, where it is not so important to have the most up-to-date equipment, at attractive prices to both buyer and seller.

After a long evaluation of various telecommunications networks ICA concluded an agreement with another non-Governmental organization, the World Trade Centre in Geneva. IDECOP can use the World Trade Centre's computer-controlled communication system without having to invest heavily.

Whenever a member of IDECOP has a product he wishes to buy or sell he informs IDECOP who will then immediately relay the request to all affiliated members. Interested parties are put into contact with each other so the trade becomes a strictly bi- or multilateral arrangement, relieving ICA itself from any legal obligations.

The IDECOP membership fee of S.Fr. 420.— will be waived for ICA minimum dues payers.

We are now waiting to see if enough members are interested to render this project feasible.

ICA's New Role in Development

Address by Bruce Thordarson, ICA Development Director

In the area of development, as in others, ICA has been passing through a period of transition in recent years. This has required considerable patience on the part of our member organizations, our donor partners, and of course our regional offices themselves. But I believe that the problems of the past are largely behind us now, and that the various elements required for a new and more effective ICA role in development are now in place.

In the Paper "An ICA Strategy for Co-operative Development", ICA management and the Executive Committee have attempted to define how ICA will put into practice, in very concrete terms, the commitment to development which has been expressed many times by the Central Committee, most recently in 1982 when it approved a new Co-operative Development Policy. Let me summarize the three main parts of this paper.

I Program

ICA should concentrate its efforts on areas where it can make the greatest impact on development and complement the work of other organizations, not on carrying out the kind of local and sectoral project activities already being implemented (much more successfully) by a host of other co-operative and non-co-operative organizations.

From a practical point of view, this means ICA will be concentrating its attention on four key areas:

- a) Trying to influence government policies and legislation so that co-operatives are allowed the freedom to develop as autonomous, independent organizations. There is little doubt that this is the over-riding obstacle to successful co-operative development in most countries around the world. It is also clear that no other organization is prepared or able to take on this role. Because of its position as international spokesman for the co-operative movement, ICA should be the natural leader in this area. (This will involve a number of concrete steps: having regional directors of sufficient stature and experience that they will be able to meet regularly with senior government officials; initiating processes such as the Co-operative Development Decade in Eastern and Southern Africa, which bring together ministers and senior government officials on a regular basis with a commitment to make necessary changes; and developing an information base on co-operative legislation, bylaws and policies that can be used by governments wishing to make necessary reforms. We are under no illusion that this will be an easy or a rapid task. But we are equally convinced that it is the single most important need for co-operatives in developing countries, and one where ICA must be at the forefront.)
- b) Secondly, ICA will be concentrating its attention on efforts to strengthen national apex organizations in developing countries. The absence of strong central structures has been one of the main reasons why local governments have been able to step in to direct co-operative move-

ments, and also why donor organizations have in many cases been able to impose their own agendas and priorities. Neither is healthy, for in the environment of most developing countries, the movements will not grow in the absence of strong central leadership and guidance.

(Again, the policies required for this development are many and varied. They will include efforts to assist the apex organizations in developing income-generating activities, to find external resources that will enable them to strengthen their managerial capability, and to assist them in national planning exercises that will enable the movements to determine their own priorities and programmes for the future. This latter activity has been undertaken already in Lesotho and Tanzania through the involvement of ILO and FAO in conjunction with our Moshi office.)

- c) Thirdly, ICA will undertake selected activities that can best be described as "special programmes" which, for various reasons, it believes are important. In this category are such activities as the CEMAS programme because of the importance which ICA believes must be placed on member education; the promotion of interco-operative trade through such activities as the current Coop-trade Project in Asia; and the strengthening of the role of women in co-operatives, a special area of importance to all developing countries.
- d) And finally, we see a key role for ICA in mobilizing additional financial resources for co-operative development from other development organizations. It is clear that ICA's own ability to provide direct financial support from its membership-supported budget will be severely limited in the future. Our role,

instead of being a donor, will be to interest other donors in supporting co-operative development. In some cases this will be through ICA, but in other cases we will be perfectly happy if we can encourage more organizations to support co-operatives directly. Already the results of this new emphasis are encouraging. During 1986 ICA has initiated activities with three new partners: a major agricultural training programme in Asia funded by the Japanese Government with the active involvement of the Japanese agricultural co-operative movement, a women's project in the Abidjan office funded by the Canadian SDID, and agreement in principle for another women's project in the Moshi office funded by the new Co-operative Centre Denmark. This is in addition to our new partnership with ILO and FAO to mount inter-agency missions in Africa and, in the future, Asia. Without wanting to sound unduly optimistic, we believe there are excellent opportunities to enter into new arrangements with a number of additional organizations, both co-operative and governmental, in the future.

II Structure

The kind of structure that will be necessary to implement this programme is described in the second part of paper. It can be summarized as follows:

- a) The overall programme must be planned and monitored efficiently from ICA headquarters in Geneva in order to maintain the confidence of donor organizations, to avoid some of the problems of the past, and to ensure that all parts of the ICA structure are devoted towards a common purpose. This means, in practical terms, the appointment of a full-time development director in Geneva,

which was approved by the Executive Committee last year, along with key support to be provided by personnel seconded from one or more member organizations.

- b) As far as the current regional offices are concerned, they must become smaller and at the same time more efficient than in the past. This process is already well under way. By the end of 1986 the Delhi office will consist of 7 core staff and 4 project advisers, compared to 32 staff at the beginning of the year; the Moshi office will have 5 core staff and 3 project advisers compared to 18 staff members last year; and the Abidjan office, which has never been excessively large, will be reduced by one to 4 core staff and 3 project advisers.
- c) Several member organizations have expressed an interest in working with ICA to establish new offices in other parts of the world where it is not currently well-represented. After examining various possibilities, the Executive Committee has concluded that it is in principle in favour of opening new offices, but that this can only be done as external resources become available, since the ICA is unable to provide any direct financial support. Above all, we have concluded that any new offices should not be regional offices on the present pattern. They should be small, flexible, and created where there is a specific need that can be met as a project activity. Already this year the ICA has opened such an office in Lusaka, Zambia, to carry out a two-year insurance development project; similarly, we have established an ICA office in Kuala Lumpur, Malaysia, to serve as the base for our Cooptrade project. Both offices could grow in the future if desired by local members and

donor organizations. Similarly, ICA continues to discuss the possibility of offices in Northern Africa, South America, and Central America, which would also follow this same pattern in terms of financing and project activity. The basic goal is to extend the ICA's presence as rapidly as possible, but keeping firmly in mind the need to make the offices practical, flexible, and self-financing.

- d) Fourthly, ICA sees one of its main roles in the future as providing services for other organizations involved in co-operative development. Yesterday we met with 25 representatives from 16 co-operative development organizations to give them an opportunity to discuss matters of common interest, and also to discuss ICA's new role in development. The concept of an ICA Working Party on Development, as described in our Strategy Paper, was very well-received by this group, and they asked ICA to develop the terms of reference so that this new co-ordinating mechanism could begin to function next year.

III Finance

Last but not least, comes the key question of how to finance this activity given the current financial situation facing ICA. We see the responsibility being shared in the following manner. First, the ICA central budget, which is provided by members' subscriptions, will support the costs of the Development Director in Geneva. As well, ICA will take responsibility for the salaries of the regional directors in the three current offices. But by "taking responsibility" we mean many different things: in some years this could involve actually paying the salaries from the central office budget; in others it could mean providing the money from special

funds; and in others it could involve arranging with donor organizations or local movements to provide the funding. For 1987 and 88, the Executive Committee has agreed that the second option will be followed — these costs will be covered from the Co-operative Development Fund rather than the ICA central budget. Other regional office costs will have to be covered by local and regional movements, or by donor organizations. On this basis we believe that the three regional offices of ICA can be maintained on a sound financial basis, without any direct impact during the next two years on the ICA central membership budget. This will obviously require a significant commitment of support from our member organizations in the regions, and from our current as well as future donor partners. But on the basis of our discussions to date, we believe that this funding formula — while certainly not ideal from everyone's point of view — is as adequate and practical a solution as can be found at present.

Conclusion

It goes without saying that ICA would welcome the development of new partnerships with development organizations, at the same time as it is grateful to its existing partners for their continuing support. But we know that, to achieve this, we must demonstrate that ICA knows what it wants to do in development and that it is prepared to carry out this programme energetically and efficiently. In this Strategy Paper the ICA management and Executive Committee have done their best to set out ICA's long-term goals and the practical steps required to achieve them. We hope that this paper will provide the basis for a good discussion among Central Committee members, and that it will establish a concrete sense of direction for ICA's development activities in the future.

ICA Specialized Organizations and Working Parties

There are ten Specialized Organizations and three Working Parties within the framework of the ICA. All the Working Parties and five of the Specialized Organizations are serviced from the ICA Secretariat in Geneva. The other five (INTERCOOP, ICIF, UITCA, Fisheries and Banking) have their own Secretariat, located outside the ICA Head Office.

The Hamburg Congress in 1984 acknowledged the importance of these bodies, which represent particular interests of ICA member organizations. The ICA Rules now allow organizations which are not members of ICA, but who accept the objectives of the Alliance, to join these Specialized Organizations.

All of the Specialized Organizations are not necessarily run to the same degree of efficiency and there has been a need to reshape their policies, to work out concise programmes and budgets, etc. This is what ICA has tried to achieve during the last two years.

Joint meetings among these Specialized Organizations have been and will continue to be organized in order to promote co-operation between different co-op sectors and to promote the exchange of experience.

It is true that these organizations are still mainly made up of European members, but gradually new regional sub-committees have been established to strengthen links among co-operatives in the regions. The Specialized Organizations were one of the main subjects discussed during the Basel meeting which shows the importance which ICA attributes to them.

Most of the Specialized Organizations met immediately before the Central Committee meeting. Here are some of the highlights from their meetings:

Agricultural Committee

The theme of the Basel meeting was "Agricultural Pricing Policies and the Role of Farmers' Co-ops". The main paper, which reflected an IFAP paper prepared for the World Farmers Congress in 1984 and gave a closer insight into the national agricultural and pricing policy in Egypt, was presented by Mr. Mohammed Idris of CACU and commented on by Mr. Lucey of the IFAP. Additional papers were presented by Mr. M. Lehoczki of T.O.T. and Mr. J. Pavel from the Union of Agricultural Co-operatives in Czechoslovakia.

Mr. Baertschi from Migros Sano made a very interesting presentation on his organization's contribution to the social and environmental interests of its members.

Chairman Hallqvist welcomed two new members to the committee, the Irish Co-operative Organization Society and the Federacion des Cooperativas Andaluzas. Mr. Serbezov from the Bulgarian Co-op Union was co-opted into the Executive till Budapest.

The Agricultural Committee agreed to hold a joint meeting with the Women's Committee on "Women in Agricultural Co-operatives" in Budapest prior to the 1987 Central Committee Meeting.

BECA reported that a meeting will be held in June in Brazil between Agricultural Co-ops from Socialist Countries and those from Latin America.

Housing Committee

The Housing Committee accepted an appeal with the slogan "HOUSING IS A HUMAN RIGHT" calling for support of co-op housing to alleviate the misery of those without shelter.

Mr. Petrequin (France) made a presentation on "Housing for the New Poor" and informed on the creation of a Common Market Co-operative Housing Committee.

The Housing Committee have agreed to collaborate with the Editor of the Review of International Co-operation on a special issue on Co-operative Housing and will invite the WPoCP to attend their meeting in 1987 when initiatives for the International Year of Shelter for the Homeless will be discussed.

Consumer Committee

The major discussion focused on member participation in consumer co-operatives. The new Secretary General of FNCC gave a presentation on the background to the recent problems of the French consumer movement. FNCC has been restructured and has resumed its international contacts including membership in ICA.

A report was presented by the President of the Japanese Consumer Co-operative Union on current activities, including opposition to proposed Japanese legislation that would damage the movement by limiting the opening of new stores above a certain size. JCCU requested support from ICA in opposing this legislation.

Chairman Wilkinson reported on a proposal by the Executive of the Consumer Committee to examine the declaration of an annual "Consumer Co-operative Day". He asked members to examine the possibility of designating 15th March for this purpose.

Subscriptions were revised and members will now pay 10% of the normal ICA subscription, with a minimum of S.Fr. 300 and a maximum of S.Fr. 1,500.

Fisheries

The Fisheries Committee adopted new rules and introduced a nominal fee of S.Fr. 100. The Committee will also continue to rely on the financial and technical help of the Japanese member organization (Zengyoren). According to

the new rules, an auditing office has been set up to audit the accounts with members from Italy and South Korea acting as auditors. A General Secretary (Mr. Suzuki) and a Secretary (Mr. Nakagawa) have been appointed to serve the Fisheries Committee. Activity reports were presented by members from Hungary, South Korea, Japan, Iceland, India, Somalia, Poland and FAO.

UITCA

The Committee appointed a new Chairman, Mr. I. Barrington (Denmark). They decided to increase the dues to be paid to the Committee in order to meet costs. The new subscription fee is five hundred pounds sterling per member organization. Members will be requested to give their ideas on the future work programmes. Three new organizations from Spain, Portugal and Argentina were admitted to membership. Three organizations presented reports to the Committee: IFPTO (a travel agency) reported on their annual general meeting and a conference on Tourism in the Mediterranean organized by the LEGA. TOURINCOOP gave a report on a social tourism project in Paris and EUROVILLAGES on a study they have made on projects in France, Greece and Portugal. The plenary meeting ratified the decision to join the International Office of Social Tourism. The committee wishes to arrange a joint meeting with Banking and ICIF to promote co-operative tourism.

CICOPA

Mr. Régis (France) was elected as Chairman and Mr. Di Martino (Italy) as co-Vice-Chairman with Mr. L. Rév. The new Chairman wishes to strengthen the collaboration of CICOPA member organizations and intends to arrange a world congress of workers' co-operatives in 1988. The committee also

adopted new rules. The Chairman presented the work programme for the next two years which included publishing a new directory for business possibilities and discussions on democratic management within workers' co-operatives.

Women's Executive Committee

The UNICEF vaccination programme was thoroughly discussed. Soviet members had already sent polio vaccinations worth 1 million roubles to Ethiopia. The Swiss Co-op Women's Guild reported on its work in promoting the professional situation and welfare of women co-operators in co-op societies. Committee members made preparations for the Joint Meeting with the Agricultural Committee to be held next October in Hungary.

Banking Committee

The Chairman informed on the activities of the Committee. The Trainee Exchange Programme was being actively used by members but there were still vacancies. The Committee is looking for projects in the Third World, where technical assistance for co-operative banks can be provided. The financial basis for this programme is established and had been provided particularly by INGEBA. A working committee was established to re-draft the rules. Two members, from Argentina and Norway, made presentations on their organizations and a presentation was also made on Swiss Banking Secrecy. The Banking Committee agreed to provide assistance to the recently formed regional sub-committees.

International Co-operative Insurance Federation (ICIF)

(The following information on the ICIF, which met in Quebec City on 29th

September was received from its Secretary, Terry Webb)

The meeting opened with a very positive report from the Chairman of the Reinsurance Bureau who said that four trainees from developing African countries had received sponsorship for reinsurance training. President Marcus addressed the committee on ICA developments.

Over 120 delegates attended the ICIF conference which took place between 1-3 October, the theme of which was the commercial use that a cooperative insurer makes of its cooperative identity and non-insurance services provided by co-operative insurers that may reinforce identity.

INTERCOOP

In his report to the meeting, Chairman Thuli stated that 1985 had seen positive achievements and progress, even though not all areas had had a satisfactory development. Mr. L. Blomkvist introduced the future aims and strategies of the group which were unanimously approved. Papers on the main theme of "Co-op Structure and

Development" were presented by Mr. I. Szlamenicky, who reported on the Co-op movement in Hungary, and Mr. H. Thuli who reported on the present situation and prospects of the Swiss movement. A new Executive Committee was elected with Hans Thuli as Chairman and L. Lewin (Sweden) and D. Landau (UK) as Vice-Chairmen.

Working Party on Co-operative Press

Mr. Araújo Barbosa (Portugal) was appointed as new Chairman and Mr. Poul Dines and Dr. Markus Schelker co-opted into the Executive. Two papers were presented on Opinion Polls in the Co-operative Press, one by Dr. Schelker, Head of the Subdivision — Public Relations and Press of Co-op Switzerland and the other by Mr. Dines, Co-editor of Samvirke, Denmark. The group agreed to become self financing. The recommended subscription fee is S.Fr. 300.— but members can also offer technical assistance as their contribution to the group. The Executive of WPoCP will investigate the possibilities of organizing a seminar for information officers & journalists in East, Central & Southern Africa.

Co-options to the Executive Committee

At the Hamburg Congress the rules were changed to allow the Executive Committee to co-op up to three members of the Central Committee onto the Executive Committee. This amendment was made to enlarge the geographical and sectoral representation of the Executive Committee. Co-options require the agreement of a two-thirds majority of the elected members of the Executive Committee and have to be ratified by the Central Committee. Persons co-opted will be granted consultative status and hold office until the next Congress.

We have pleasure in introducing two co-opted members of the Executive Committee. These co-options were ratified at the Central Committee meeting in Basel in October, 1986.



Yang Deshou

Mr. Yang Deshou, Secretary General of the Board of Directors of the All China Federation of Supply and Marketing Co-operatives, was born into a farmer's family in the Hebei Province of China in March 1933. He started work at the All China Federation of Co-operatives (now the All China Federation of Supply and Marketing Co-operatives) upon his graduation from Beijing Co-operative Management College in 1951.

Mr. Yang has worked in various departments within the organization including Personnel, Planning, Propaganda and Education, and Policy Research. He has been involved in important policy-making decisions concerning the Chinese Co-operative Movement.

Mr. Yang has held the posts of Section Chief, Division Chief and Bureau Director. He was elected Secretary General of the Board of Directors of the Federation in August 1984.

Mr. Yang is married. His wife is a Bureau Director working in the State Economic Committee of China.

We welcome Mr. Yang Deshou as a valuable addition to the ICA Executive Committee.



Mr. Vijay Pal Singh

Mr. Vijay Pal Singh, a lawyer by profession, was born on 20th April 1935. At present he is President of the National Co-operative Union of India, in addition to holding various other positions within the movement with which he has been associated for over twenty years. He has been General Secretary of the Delhi State Co-operative Union since 1967 and Director of the Delhi State Co-operative Bank since 1983.

He is also Director of the National Federation of State Co-operative Banks; National Agricultural Co-operative Marketing Federation of India, National Co-operative Consumers' Federation, Indian Farmers' Fertiliser Co-operative Council (Government of India) and of the General Council of the National Co-operative Development Corporation.

Within the Alliance Mr. Singh is a member of the ICA Regional Council for South-East Asia and its Executive Sub-Committee.

The wealth of experience he has collected will, we are sure, be of great value to the work of the Executive Committee and also to the newly formed ICA Committee on Membership on which he has been asked to serve.

Credit Unions – Tools for Human Development

by Milton MacKenzie*

March 13 is a typical Thursday in Thailand. It is hot, 33° centigrade (91° fahrenheit) and humid. Next month, the temperature will rise to 40°/104°. What makes this Thursday special is the 49 students from all over Asia who are attending a leadership training course in Bangkok at the Credit Union League of Thailand headquarters. They are all credit union field organizers and field workers who want to learn how to make credit unions useful tools for human development in their own countries. The course is sponsored by the Co-operative Union of Canada with financial assistance from the Canadian International Development Agency (CIDA).

These field workers come from 14 different countries — Bangladesh, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Nepal, Pakistan, the Philippines, the Republic of China, Singapore, Sri Lanka and Thailand. Each participant has his or her (12 are women) own mother tongue. Some speak two or three different languages. The common language for instruction at the training centre is English.

Leadership training is a basic strategy of the Asian Confederation of Credit Unions (ACCU) which plans the training course. ACCU, in turn, depends upon its member leagues like the Credit Union League of Thailand for logistics, facilities and organization. This particular training course runs from March 2-16. All meals are taken

together in one of the League's open air sheltered buildings. Lodging is provided on the third storey of the League office. All the men are accommodated in bunk beds in one dormitory and the women in another. The dormitory has a capacity for 60 persons. Meals cost fifty baht (Cdn. \$2.81) per day and lodging 250 baht (Cdn. \$14.04) per day.

Altogether the Credit Union League Building has three floors. The first floor and part of the second is used by 33 personnel — 13 field staff, 5 education officers, 5 mutual aid officers and 10 administrative staff. About 200 square feet on the second floor is rented by ACCU for its 6 staff members. ACCU has three basic functions: education and training; technical assistance; and information. ACCU's "Asia-Con News" is issued from this office six times yearly.

In this course, the student/field workers learn three things: the basics — origins and philosophy of credit unions; promotion and management techniques; and how credit unions actually operate in the field through visits to credit unions in Thailand. In addition, they learn the key role of the board of directors by focusing on their functions, duties, moral and social responsibilities.

The format here depends upon group learning and team work. The students themselves elect daily management teams consisting of a chairman, a secretary and an observer. Each is expected to play his or her role to maximize the day's learning. They also produce daily reports to record what happened the day before and to suggest improvements for the following day's management teams.

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Field organizers/workers participate in role playing situation to demonstrate authority versus field-worker roles.

While in class they follow a specific seminar strategy. This involves full participation, maximum time utilization, measurable results, frankness and candour and ongoing critique.

Role playing is another very effective technique used by the students. The course organizers divide up the total number so that there will be two groups of participants plus observers. In one example, the community organization role played, one group represented the authority role and the other the field worker/community role. The authority group consisted of a village head, a district head, a chief of district police and a district co-operative official. The authority group was told that a group of field workers wanted to visit to negotiate setting up a credit union, despite the existence of a multipurpose co-operative which was supported by the government and of which the district head had

been appointed adviser. Their task was to convince the field-worker group that they did not need a credit union, but that they simply should join the multipurpose co-op.

The field worker group was told that they had successfully motivated a large group of people, including the poor and the cultural minorities in their district, to co-operate and form a credit union. Their task was to negotiate with the district officials in order to seek their blessing. Each participant took his or her role very seriously and lively dialogue resulted.

This form of classroom dramatization is a favourite technique of Robby Tulus, a former credit union organizer in Indonesia and now programme manager for the Co-operative Union of Canada. Mr. Tulus administers projects and programmes in Asia with funding from CUC members and the Canadian



Thai-styled pavilion donated by members to the Credit Union League of Thailand in Bangkok.

International Development Agency (CIDA).

Through training courses like the one in Bangkok, Robby keeps in touch with the emerging leaders in various Asian countries. By being part of the course delivery, he can establish relationships with field workers and the movements they represent and enhance the education, training and planning role of the Asian movement through ACCU.

Robby's wrap-up lecture for the group was devoted to planning which he described as a systematic description of what you want to see happen within a certain time frame. "Planning", said Robby, "means change and change occurs in three distinct ways; 1) evolutionary, i.e. the first thing that comes along — meaning you are not in control, 2) revolutionary through impulsive and

or uncontrolled acts, and 3) planned, i.e. consciously systematic and manageable".

During the two weeks which the field workers are in Bangkok at this training course, they are constantly learning, as a group, how to plan, implement and evaluate what they are learning. The whole course is an exercise in teamwork. The organizers work as a team with active involvement not only by the staff of ACCU and CULT and the CUC, but by several lecturers from WÖCCU. The students practice teamwork on a daily basis. Together these student field workers, organizers and lecturers are helping to build a vibrant and viable credit union people's movement in Asia and together they will continue to use credit unions as tools for human development.

Co-operative Practices and Principles Reconsidered

by R.H.D. Phillips*

It is ironic that at the very time Canadian co-operatives have achieved record activity and expanding influence in the economy some of their members have launched sharp criticism which could soon be called rebellion.

The rebels are not all alike and have no organized approach, at least not across any large spectrum of membership. But the criticism is sufficiently sharp to warrant careful attention. There are two quarrels:

- That co-operatives behave just like any other kind of business and ignore objectives for which they were founded.
- That many co-operatives are directed by professional managers who pay little attention to the views of ordinary members.

I want to consider carefully these two kinds of allegations, to determine to what extent they are justified and then consider what co-operatives can do to answer the critics.

I also want to review the common principles shared by co-operatives around the world and consider their observance in Canada. I believe there is evidence that few members of co-operatives really understand the principles to which their leaders give lip

service and many leaders authorize practices which pay little attention to the substance of the principles.

Unrest Evident in Many Ways

There can be no question about membership unrest being noticed by both the leadership and management. Many have told me about sleepless nights after a bad exchange at country meetings or a series of especially vitriolic letters, some from anonymous critics.

But are the critics correct in their allegations that co-operatives have turned away from their original goals and no longer pay attention to the wishes of individual members?

For more than a quarter of a century I have been associated with a wide variety of co-operatives, and my advice is that the critics ought to be given more attention. If the allegations are correct some changes are needed and the membership should be informed that changes will be made. But if the critics are wrong, and many most certainly are, they ought to be told so and convinced that the route taken by their co-operative is best for the majority of members. If co-operatives ignore their critics, dissenting views will act on loyal members like the proverbial rotten apple in the barrel.

Some criticism is due to misunderstanding of the principles underlying co-operatives; some because members do not take time to understand the economic facts which affect the operation of their co-operative.

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Notion of One Price For All

For example, the notion prevails among some co-operative members that all members should be able to enjoy the services of their co-operative for the same price. Some co-operatives maintain uniform prices for their goods and services, but there is nothing inherent in the nature of co-operatives to require them to do so. It is not fair for these to be judged falsely, as denying a basic co-operative principle.

Most co-operatives seek to provide goods and services at the lowest real cost to members. Most seek to price to the market; were they to offer reduced prices for co-operative members they would so upset their competitors as to create a price war. But having priced to the market the co-operative then turns around and distributes the earnings to members in the form of a patronage refund. That means that members share in the earnings on the basis of their share of the total patronage. If total member business equalled 1,000 in a given year then any and indeed every member who did business equal to 10 would enjoy one percent of the total earnings; if that member did business equal to 100 he would enjoy 10 percent of the total earnings.

One of the problems arises over misunderstanding of what are earnings. Any business, co-operative or otherwise, must deduct from its total sales revenue the costs of sales and the costs of doing the business. If it expects to remain viable it must also deduct sufficient depreciation reserves to cover replacement of the invested capital. It may also need to withhold sufficient funds to meet expansion plans agreed to by the members. If a co-operative is forced, as some members would have it, to maintain services at locations or under conditions where full costs cannot

be covered, the co-operative will either short change its required reserves, or provide a return lower than would be earned in a well managed business. Either way the leadership will upset some of its membership.

Co-operatives Need Good Management to Survive

Once a co-operative has been established to meet perceived needs one might expect progress to follow. Unfortunately, disaster sometimes stalks the process. Some co-operatives may not know how to engage a qualified manager and provide sufficient direction to get the operation on a course of action which can produce the desired performance.

In my view, too many co-operatives try to find a manager with loyalty to the principles of co-operation, but fail to require demonstrated ability to manage. As a consequence, many co-operatives have foundered in a marketplace which demands specialized knowledge, skill and understanding.

Once the board of directors has engaged a qualified manager it can insist from the outset that the manager accept a series of principles by which to operate, even though the manager may not know of them in advance. For his part, a good manager will try to acquaint the board with the operational requirements he sees.

A co-operative cannot survive without good progressive leadership from the elected board of directors but it will surely founder after its formation if it cannot attract good managers who know a great deal about the enterprise and how to manage.

Co-operatives must recognize they have a unique and difficult role. The founders of joint stock companies may decide they have a purpose other than profit but their shareholders are used to

judging performance on the basis of the balance sheet. If the purpose they seek to serve does not satisfy the profit expectations many joint stock companies will diversify or even sell one enterprise totally and begin another with more promise of profit.

On the other hand, co-operatives continue to be judged by their members on the basis of serving original objectives. Unless the co-operative meets objectives perceived by members, its leadership must persuade members to accept amended objectives to accommodate the changed situation. The corollary of this is that co-operatives must find able managers and assure themselves that the objective agreed by members and leaders is well defined as a beacon for the managers.

Some of us are loathe to accept the possibility that, with original objectives now changed, the co-operative we helped to organize may no longer be needed. In this instance members may be better served by disbanding the co-operative and directing their attention to other deserving matters.

But let me direct attention now to the principles generally accepted by co-operatives around the world and make some comment on problems I believe arise over their implementation in Canada.

Rochdale Pioneers Set The Pace

The Rochdale Society of Equitable Pioneers, founded in Lancashire by a group of weavers in 1844, is believed to be the first modern co-operative and from its foundation many of our present-day notions can be traced. The Rochdale group began what we would now call a consumer co-operative and established some rules and practices for its performance, but they are believed to have fallen short of defining principles.

Writers since, sifting through the Rochdale records, have identified what now are called the Rochdale principles. These include the following: open and voluntary membership, democratic control, limited interest, dividend on purchases, education, trade only in pure goods, true weights and measures.

Some observers claim the early Rochdale success was based on the introduction of dividends on purchases which provided quick and tangible evidence of the benefits from co-operation. But others cite the importance the Rochdale pioneers placed on education from which evolved notions about social policy which bound the membership more strongly than the gains from the dividend. This dichotomy remains to plague many Canadian co-operatives as they seek to deliver economic returns to their members.

Notwithstanding, 142 years have passed and views about what are the important co-operative principles vary in time and place. It became apparent over the years that some attention must be given to the matter of consistency. In 1966 the International Co-operative Alliance, in which most national co-operative associations have membership, drew up a list of six principles which have been generally accepted. I say generally because some of them are observed more carefully than others.

Let's review each of the six and consider how well they have been observed by Canadian co-operatives:

1. Open, Voluntary and Responsible Membership

The ICA statement was quite precise saying "membership of a co-operative society should be voluntary and available without artificial restriction or any social, political or religious discrimination to all persons who can make use of its services and are willing to accept the responsibilities of membership." I know

of no outright discrimination against any persons who seek membership in Canadian co-operatives. But I am not quite as confident that Canadian co-operatives have pressed the point about accepting "the responsibilities of membership".

It is my view that the rumble among the critics has gained momentum because co-operatives are lax about requiring members to take account of the membership responsibilities. The result has often been that boards of directors do not know what most members think about problems in the co-operative; they don't even know whether the majority of members understand that there is a problem or what it is.

In the early days co-operatives got their information and passed back their assessments and proposals for action through local meetings of the membership. But now it is almost impossible to get a large number of members of any co-operative to a meeting. There are new techniques for encouraging information flow, and some co-operatives are using them. But I suspect many Canadian co-operatives do not use the new techniques as well as they could because they do not engage trained persons to manage the information flow.

All institutions serve many publics and I fear some Canadian co-operatives do not take adequate account of all of their publics. Co-operative associations really serve five publics: their membership, others who are not members but might be persuaded to join, co-operative leadership (from local committee members to the board of directors), employees, and governments of many kinds.

Some co-operatives do not serve all of these publics as well as they could. Take information flow to employees, for example. Few co-operatives tell employees much about the operation of

the enterprise, fearing, they say, that if they are too frank their competitors will learn something they should not know. Or even that employees will pass it on to union officials, and that the co-operative might be placed under pressures they help to invent when next they meet employees across the bargaining table. I know there are risks when you are frank but there are also risks when you withhold information and I suspect the latter risk is more damaging to the co-operative.

2. Democratic Leaders Who Are Accountable

The ICA says "the affairs of co-operatives should be administered by persons elected or appointed in a manner agreed by the membership and accountable to them".

Most co-operatives do adhere to the principle of democratic elections and hold their elected officials accountable. But some go further and create problems of a different sort. Some co-operatives have been persuaded that democratic control means that members should have the opportunity to judge and indeed vote upon major management decisions. That brings the co-operative leadership into direct conflict with members who may disagree with what the board determines must be done.

In my view, this is a most unfortunate development. It has arisen from the tendency of some co-operatives to engage education and extension personnel who have inadequate education. There is no substitute for skilled instructors trained in teaching.

It is not axiomatic that democratic control in a co-operative requires that ordinary members (i.e. not themselves part of the leadership structure) be consulted when the co-operative wishes to make a management decision. Good

co-operatives will provide an information flow to the membership and will try in many ways to keep members abreast of possible changes. But when decisions are to be made they must be made by those held responsible; in all Canadian co-operatives that decision maker must be the board of directors. Directors must make decisions based on their own judgement; if their members do not agree they have the option of finding other directors next time round. That is what democratic control means. But the fact that some co-operatives have tried to include others than directors in the decision-making process has added to their problems and given an opportunity for critics to claim some kind of authority for their rebellious views.

3. Limited Interest on Share Capital

The ICA said "share capital should only receive a strictly limited rate of interest if any". By and large this principle does not create problems in Canada. But because many co-operatives offer no return on share capital, their members tend to view co-operatives which do as being at fault.

This tendency is especially evident in expressions of disagreement and sometimes disdain against United Grain Growers by some farmer members of other prairie co-operatives. The practice by UGG, Western Canada's original farmer co-operative, to pay returns on share capital has led some to scoff whenever the subject comes up. But the fact is that the UGG performance is quite acceptable and arises out of an historical situation which too few have taken the trouble to learn about.

4. Return of Surplus of Savings to Members

The ICA says that "surplus or savings, if any, arising out of the operations of a society belong to the members of that

society and should be distributed in such a manner as would avoid one member gaining at the expense of others".

Canadian co-operatives were organized with this provision clearly spelled out. But as they sought to meet changing conditions some found mounting pressures to establish depreciation and other reserves to help meet costs of expansion and change. The majority of members accepted this kind of move which consequently reduced the cash return they received by way of patronage but others did not. The problem arises because too few co-operatives have taken the time and care to persuade the critics that this course of action would benefit them in the long run.

As financial requirements have become more demanding for members of co-operatives, especially those on Canadian farms, many members have come to reject the withholding of co-operative earnings and say they want a cash dividend now. I believe co-operatives could deal with this subject better than some do. They might even consider paying out earnings as cash dividends and borrowing back from members at long-term rates whatever funds are necessary to meet expansion. I learned in my earlier economics training that money has a price which needs to be taken into account; if a co-operative retains earnings for expansion from its members it could well consider paying the members the going rate of return on that money.

5. Education of Members, Officers, Employees and the Public

The ICA says "all co-operative societies should make provision for the education of their members, officers and employees and of the general public in the principles and techniques of co-operation, both economic and democratic".

Many Canadian co-operatives have education and extension departments and spend considerable funds on the subject, but overall I must say the results are not very encouraging. As I have already suggested, few co-operatives engage adequately trained educationists; some have little formal training beyond grade school. As a consequence, co-operative membership and the general public pay less attention to co-operative educational material than the subject deserves.

In the last 25 years little scholarly work has been done by anyone in Canada on topics about "co-operative principles and techniques". It is my view that many co-operatives are afraid to turn scholars loose on these fascinating subjects without reserving the right to decide whether or how much of the result will be published. No respected scholar will accept restrictions of that kind.

6. Co-operation Among Co-operatives

As its sixth principle, the ICA says "all co-operative organizations in order to best serve the interests of their members and their communities should actively co-operate in every practical way with other co-operatives at local, national and international levels".

Canadian co-operatives do co-operate with one another and there are some significant results. For example, the Co-operators Insurance Group is the child of a large number of co-operating co-operatives. But overall results have been less than some members wish. Some provinces established provincial co-operative unions some years ago to provide a common ground for inter co-operative action; their success was limited. Saskatchewan, for example, created a research committee to provide direction and I served on that committee for several years. We did our best to push the provincial co-operative union into joint action of one kind and another, but

failed almost totally to inspire development. It could have been the fault of the individuals who served that committee, but I believe the fault lay more in the very limited acceptance among co-operative leaders that there really was a need for joint action among themselves.

Some practices of the original Rochdale Pioneers have not survived to become a modern-day principle, mainly because the world in which the original co-operative was founded has changed. For example, there is little need any longer to require trade only in pure goods or the pursuit of honest weights and measures. In both instances the state has been persuaded in most jurisdictions to enact legislation and public regulations for the conduct of trade. Or at least so many of us believe.

More than nine million consumers and primary producers have membership in one or more Canadian co-operative and thereby have created a wonderful opportunity to influence the Canadian economy in many ways. The largest multiple-line insurance group in Canada is a co-operative. So is the major grain handling company, and co-operatives have significant influence in livestock and fish marketing, fertilizer manufacture and money handling through Credit Unions and Trust companies, to name only a few.

With this kind of expanding activity in the economy some co-operative members have become vocally distressed at the course their co-operative takes. This is partly because co-operative members are not well informed about the problems of their co-operative. It is also because some leaders and managers serve members of their co-operative less well than they might.

Perhaps this brief review of some of the shortfalls will provide a basis for careful re-examination of our real objectives in the family of Canadian co-operatives.

Sharing Decreasing Employment Opportunities in Industrialized Countries: Alternatives

By A.A. MacDonald*

The general purpose of this paper is to focus attention on alternative programmes which could be employed to guarantee an equitable distribution of job opportunities among the work force of industrialized countries. The specific purpose is to analyse the potential of the workers co-operative system as a specific alternative. For this purpose, the paper is divided into the following sections:

- employment trends in OECD countries;
- alternative employment generation policies;
- workers' co-operatives: structure and procedures;
- workers' co-operatives: potential and limitations.

Employment Trends in OECD Countries

The basic thesis of this section is that employment opportunities in industrialized countries have been decreasing relative to the size of the existing labour force over the past two decades, and that this decline will continue into the foreseeable future. Consequently, unemployment will be a continuing and

increasing problem in OECD countries while the present economic system remains in place.

According to the Third Annual Report of the OECD on the Employment Outlook, 1985¹, total OECD unemployment had risen to 31.5 million by 1985 from 10.3 million in 1970. (Only Iceland has escaped this rising trend in unemployment). This rise has occurred in the face of modest increases both in Gross Domestic Product (GDP) rates and job opportunities within all OECD countries and especially within the U.S. It is important to note according to the Report that this unemployment phenomenon is not just a recent occurrence. It has shown a strong upward trend in many OECD countries over the three industrial cycles since 1969. One of the most disturbing aspects of this rising unemployment is that it is increasingly concentrated among the long term unemployed and among the youth. Long term unemployment is emerging as a social trap from which escape is increasingly difficult because those caught therein do not possess the appropriate occupational skills, they are generally located in economically depressed areas, and they are socially tainted with the stigma of long term unemployment. The most serious aspect of this phenomenon is that the share of youth in long-term unemployment has risen from 31.0 to 37.5 percent over the 1979-84 time period.

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The above-noted increase in unemployment does not mean that no new jobs have been generated during the same period. Indeed in the U.S. there has been a significant increase in job opportunities over the 1982-85 period. It should be noted, however, that 70 percent of this increase was accounted for by the service sector and only 15 percent by the manufacturing sector. Within the OECD countries, generally, the most noticeable trend is the relative growth in part-time employment as opposed to full-time employment since 1973. Actually, full time employment has declined in most OECD countries including Ireland. The OECD Report on Employment Prospects notes specifically that the structural shift to the services' sector favoured expansion of part-time employment. But these part-time jobs provide the worker with lower wage levels, fewer job benefits and less job stability. From the firm's perspective however, it reduces labour costs significantly.

As noted previously, these changes did not come about all of a sudden; they have been in process for the past 15-20 years. Over this same period, and even before it, public policy makers have attempted several alternative policy approaches to increasing employment opportunities. These will now be reviewed in broad detail.

Alternative Employment Generation Policies

Policies to increase employment can be classified into demand side and supply-side economic programs. The demand-side economic programs attempt to manipulate the demand for products by increasing or decreasing the supply of money available to the consumer. Followers of Keynes believe that increased

disposable income will result in increased demand for products, which in turn will result in increased production activities, which will result in increased employment. Because it will contribute to increased income, it will also, according to the Monetarists, contribute to inflation. Therefore, the response of the latter is to restrict the money supply which will result in higher interest rates, lower demand and higher unemployment. In most OECD countries, the Monetarists have taken over from the Keynesians within the past 10 years.

For the supply-side policy makers, the debate has focused on manipulating factor inputs including labour force skills, managerial skills, technology and capital. Add to this, programs to improve physical infrastructure and access to markets. For high unemployment areas, the debate has tended to focus on the choice between capital intensive high technology industrialization, and labour intensive technology industrialization. Alvin TOFFLER,² in his book, *The Third Wave*, does not see much potential in either alternative for generating the employment needed for the millions of jobless workers in the world labour market. Actually, he believes that intermediate technology may even retard groups which are already disadvantaged. He comes to the conclusion that "perhaps what is needed for most people is part-time employment for wages, possibly combined with some transfer payments plus policies to make prosumption more effective" ("prosumption refers to production for his own needs by the consumer").

The OECD Report examines two alternative approaches to job creation which have been given serious consideration in the last five years, namely, the provision of concessionary financing to small firms, and the relegation of wage levels to the supply of occupational skills.³ The report warns that relegating

wage levels to demand for skills will have little impact on employment levels since labour costs have not been a significant factor in employment since 1982. With regard to the support of small firms, the Report argues that the provision of venture capital to new or start-up firms will have more positive effect on employment levels than general tax concessions to small firms. It would appear that some OECD countries have taken cognizance of this advice in promoting their local Employment Initiatives schemes (ILEs).

According to the OECD Report: *Creating Jobs at the Local Level*⁴ certain types of small enterprises initiated under the ILE scheme hold potential for employing significant numbers of people. For example, during the 1978-83 period, the number employed in workers' co-operatives has nearly doubled in the EEC from 290,000 to 540,000 workers, and the number of co-ops has grown from 6,500 to 13,900. In Italy, as a unique case, the number of newly organized workers' co-operatives has risen from 320 for 1970 to 2,148 for 1979.

There can be little doubt that there is not any one policy which can address the rising unemployment problem of industrialized countries. The most we can hope for is improvement resulting from a combination of institutional changes, distributive public policies, and versatility in the structure of business enterprise. The institutional change must include reform in the system of allocating job opportunities within society. The simple credentialist system which by itself allocates jobs independently of human need and very often, independently of job specifications, must be reformed. As well, there must be change in the cultural expectations, legal and social systems which protect the employed ingroup against the

unemployed outgroup regardless of human need, job performance or the long term good of the larger society. To some extent, perhaps, the job market will have to take on some of the characteristics of the commodity markets. For instance, in the international market for sugar, the question today is not who can produce it most efficiently (more than enough producers are producing efficiently) but who has the right to share in supplying it (quota system). At the national level of most OECD countries, the same question applies to dairy products. Therefore, for the long term future, in the process of job allocation, the question will become who has the right to share in performing the job, rather than simply who can perform it most effectively. In the modern day, we tend to reject this system of job allocation because of its connections with political patronage, nepotism and other unfair forms of allocation. We may, however, be forced to institutionalize some form of it as part of the legitimate job allocation process. In certain Indian States, for instance, construction projects up to a certain value are reserved for Labourers' co-operatives.⁵

The membership of these co-ops consists of the landless and the lower social strata who would normally be excluded from an open competitive process. As well, in the manufacturing sector, the production of specified low-cost items is reserved for smaller firms. In the Western countries, the concept of "affirmative action" has a closely similar purpose.

The combination of institutional change and distributive public policies does not demand any one form of enterprise or firm; however, because the situation does demand a system for the equitable sharing of opportunities and benefits, the unique structure of the co-operative system lends itself well to the challenge. Given proper management,

an established system of financial and social audit, and the support of an apex organization, the workers' co-operative system can out-perform other systems on the basis of efficient performance and equitable distribution of opportunities and benefits.

Workers' Co-operatives: Structures and Procedures

Since it is a basic contention of this paper that workers' co-operatives can perform a constructive role in alleviating the unemployment problem, this section will review their basic structure and the procedures required to establish them.

A. Structure and Functions of Workers' Co-operatives

A worker co-operative is, according to David ELLERMAN, of the Industrial Co-operative Association:

"a company in which the members are all and only the people who work in the company. The workers hold the basic ownership or membership rights which consist of: (1) voting rights to elect the board of directors which, in turn, appoints the management or staff; and (2) the rights to the profits or net income of the company. Each member has an equal vote in accordance with the democratic principle of one person — one vote. The net income which could be positive or negative is shared among the members according to some agreed-upon formula, such as equally per dollar of pay or equally per hour of work. In a workers' co-operative, the membership rights (voting and net income) are non-transferable personal rights which are assigned to the people working in the company because they work there"

In the workers' co-ops, shares are owned by the members. Such shares give members the right of membership. However, the shares do not constitute the value of the company. This value is included, according to ELLERMAN, in the internal capital account which carries the worth of the company. This value is built up from the net earnings of the company. Each member contributes 70 percent of his/her net earnings to this account as retained earnings. On dissolution or departure of the member, the members receive their rightful share of this account. The remaining 30 percent of net earnings is directed to collective projects pursued by the co-op or its larger community.

The preceding definition describes the ideal form of a workers' co-operative. In actual practice, there can be many variations on this structure. In a consultation on workers' co-operatives held at the Coady International Institute in 1982, four types of workers' co-ops were identified: (1) capitalist-type co-ops in which control is based on one member-one vote, share equity held only by members, but net earnings are allocated to shares of members, and assets are divided among members on liquidation of the co-op. (2) co-ownership co-ops in which control is based on the one member — one vote principle, shares are owned only by the members, net earnings are allocated to shares on a limited basis, to members' internal accounts in proportion to work or service, and to indivisible co-op reserves, and assets are distributed among members upon liquidation. (3) common ownership co-ops in which control is based on one member — one vote, only nominal share equity is held by the members (investment and operating capital from external sources), net earnings are allocated to indivisible reserves, and assets are distributed to a third party on liquidation. (4) social

ownership co-ops in which control of the firms day-to-day operations is based on one member — one vote, equity is provided and owned by a third party, net earnings are allocated to the third party equity holder, and the assets become the property of the equity holder on liquidation.

The objectives of workers' co-operatives will have some influence on the type of structure adopted by a co-operative. According to the Consultation Report, the functional objectives of workers' co-operatives may include: (a) creation of new employment; (b) salvaging of existing jobs; (c) improving the quality of existing jobs; (d) reforming the larger job market system; and (e) sharing existing job opportunities.⁷

B. Organization and Management of Workers' Co-operatives

The Consultation on workers' co-ops focused on four levels of procedures which are necessary for the development of workers' co-ops. These include procedures for the promotion, organization, management and environment control of co-ops. Limitations of space here will not permit detailing these procedures; however, several guiding principles will be treated briefly.

1. Promotional Procedures

Promotional procedures for workers' co-ops should begin with the need and aspirations of a particular target group. The co-op system should not be presented as a ready-made solution. Normally, a particular target group should have some pre-co-op form of organization so that they can assess their situation in a systematic manner and devise solutions for it.

2. Organizational Procedures

Recruitment and selection procedures for membership are crucial to the

success of the co-op. Criteria should include appropriate occupational skills, homogeneity of status, commitment to co-operation, honesty, team spirit, leadership and positive expectations for the co-op. The community leadership structure should not normally be reproducing the co-op. A pre-co-op organization should be employed to set the stage for the formal co-op. Even although venture capital is necessary from external sources, the members should be required to invest in the business enterprises. Finally, the Consultation agreed that co-op bye-laws should compensate for the inadequacy of public legislation. Generally, bye-laws should regulate selection and election procedures, decision-making, ownership of assets, allocation of earnings and liquidation procedures.

3. Management Procedures

One of the most important considerations for the management of co-operatives is the desirability of adhering to the principle of subsidiarity, that is, all management decisions should be taken at the appropriate level of the firm. Most new co-op ventures prefer a system in which staff functions are rotated; however, this may not be possible in highly specialized situations. In the more recent co-operative ventures there is a great deal of emphasis on member participation. Nevertheless, decisions on details should be handled by committees rather than the general membership. Also, the board or management committee should not be inundated with problems which can well be handled at the management or committee level. While need for the financial audit is taken for granted, the need for a social audit of the co-operative is seldom recognized. As a result, co-operatives lose sight of their social purpose. Moreover, management and other committees perform slovenly, the artic-

ulate and the elite take over decision-making, and the co-op members most in need receive the poorest service. Here, apex co-operatives have a significant role to play.

4. External Control Procedures

Generally, it was recognized by the Consultation that primary co-op units must develop external linkages which will enable them to achieve some control over the institutional environment with which they interact. Linkages must be established with supply and marketing agencies as well as with training, financial and government agencies. The various forms of apex co-operatives provide the primary unit with service opportunities which will be very useful to it.

Workers' Co-operatives: Potential and Limitation

This section will employ leading questions in order to focus on the potential and limitations of workers' co-operatives for helping to solve the unemployment problem in industrialized countries.

Discussion Questions

- Are there any signs on the horizon which would indicate that the unemployment predictions made by OECD, TOFFLER and others may be misleading?
 - Which public policies have been most successful in reducing unemployment during the past three decades in industrialized countries? Could any of these be effective in reducing the current or the predicted unemployment?
- In the current unemployment situation, is the sharing or allocation of jobs on a basis of equity a realistic expectation?
 - Which structural features of workers' co-ops would make them relatively more effective than other private or public enterprises in solving the unemployment problem.
 - Is it realistic to expect that a firm which is democratically controlled by its workers can adhere to the discipline necessary for productive efficiency?
 - Since voting power in a co-op is unrelated to the number of shares owned, does this principle militate against capital formation for the enterprise?
 - Must the membership of a workers' co-op be economically homogeneous?

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Youth and Co-operation

by Dante Cracogna *

What is Youth?

Despite the many times the subject has been discussed, the problem which inevitably arises when talking about youth is the question: What is youth? And furthermore, which youth?

It is obvious that such questions arise because there is no general agreement as to what, exactly, is meant when one is talking about youth. There are several meanings which change with the course of time, but which must be accurately defined in order to reach an understanding. Otherwise one could well be talking about something totally different from what is referred to under the same name by others.

A chronological criterion would seem to be the easiest way of solving the problem. Youth would simply be understood to mean those, for example, between the ages of 15 and 25, or between 20 and 40, etc. But the inadequacy of this criterion for resolving the issue is well known. Things were not the same in Roman times, or in the Middle Ages, as they are now. Nor does youth mean the same thing in Canada and in tropical Africa, or in a city and a small country hamlet. Genetic, biological, environmental, psychological and cultural aspects have all influenced the concepts of youth.

This obvious disparity raises the point as to whether it is legitimate to talk about "one" youth or "the" youth, or whether on the contrary one should talk about

the many different groups of youth, defining them according to place, time, circumstances, etc. This way out would certainly complicate, as well as solve, the problem. Indeed, the existence of many different groups of youth means that the number of theoretical attempts to describe and understand "youth" tends to increase, and yet some group or other will always be excluded from any specified grouping.

In today's world, youth could also be defined as a market for the sale of specified products or ideologies. This idea, which has unfortunately been exploited by modern communication technology, humiliates young people without their even suspecting what is happening; and yet, they are persuaded to believe that they are being respected and helped to progress.

According to UNESCO, "Young people are those which society considers as such." This definition does not bring us any closer to solving the problem, since it applies differently to each particular society. Perhaps we could say that youth is the crucial period signalled by crisis and change. It is an essentially transitory stage which cannot be defined by itself but rather in relation to the periods of childhood and adulthood between which it occurs. Accompanying it are complex changes: biological, sociological, cultural, etc.

Youth and its Environment

If it is difficult to arrive at a concept of youth which is valid for all times and places, there are even more problems

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when one seeks to distinguish characteristics shared, for example, by a fifteen-year old Swedish girl, and a girl of the same age from Saudi Arabia, Guatemala or Russia. A diagnosis of youth in the contemporary world shows that it is practically impossible to reduce it to general terms. While youth in Third World countries forms a human group which is steadily on the increase, is undernourished, largely uneducated, and struggling to find work, in the industrialized countries youth forms a group which is decreasing in number, has few nutritional problems, and has a comparatively high standard of education which continually extends the period spent as a young person before embarking upon adult life. On the other hand, children of under-developed areas seldom receive training and know no transition between childhood and adulthood. Someone who has to earn a living at twelve years of age, or even earlier, stops being a child and abruptly becomes adult — even in the middle of puberty — while the 25-year old student, supported by his parents or the State, is still psychologically and sociologically a young person even though physically an adult. (Perhaps here we should quote the words of Sartre: "La jeunesse est un phénomène bourgeois.")

As well as the different environments which define youth, there are also definite problems as regards each particular case. Young people from the rural environment, which make up the majority, experience situations typical of their own environment, but have very little in common with the young people of their own age who live in the cities, even in the same country (whether developed or under-developed, although in the latter case the differences tend to be more obvious). Hence the superficiality of generalizations which fail to mention such differences

yet claim to reduce irreconcilable situations to a single pattern. Certainly, such defective thinking can have disastrous consequences.

It would seem that each environment produces a distinct type of youth, and that knowledge of the characteristics and limitations of the situation in which the young people find themselves is necessary to help us define and understand them.

Youth and Time

It is often said that, in former times, youth was less rebellious and more responsible than it is today. Was youth really different? Or is it that the environmental characteristics have changed, or that the standards by which they are judged have altered?

It would seem, on the face of it, that youth has always been the same throughout the course of history. Personal experience suggests that the principal features which characterize that crucial period remain more or less constant, except for fluctuations produced by changes within society as a whole, such as war or internal conflict. Nevertheless, in general, youth keeps pace with society, adapting to its transformations without any essential change in itself.

Nevertheless, there have been periods in history in which there seemed to be no youth, periods in which entry into adult life occurred abruptly, without any transition or prior initiation ceremony. This explains the existence of 15-year old soldiers, and scholars who were still adolescent.

In some ways, this situation still exists today in those regions where children have to start work at an early age, either helping their parents, which happens in under-developed rural areas, or having to find a means of supporting them-

selves by migrating to urban centres in search of work.

In contrast to this phenomenon of eras 'without youth', we are today witnessing a period in which there is continually 'more youth' — not only numerically as populations increase but also as a result of the present phenomenon of the prolongation of youth. The lengthening of the period of youth is particularly remarkable in the industrial countries, mainly because of scientific and technological progress which requires an ever longer period of training, apprenticeship and adjustment. As a result, adults tend to remain longer in their jobs and in leading positions (gerontocracy) and there is a growing 'minority' of young people who are dependent and undergoing extended periods of training.

In this way, the age limits which define youth are extended until it is impossible to classify youth within a rigid 'time framework'.

The Ideals of Youth and Co-operation

A worldwide enquiry carried out by UNESCO several years ago, succeeded in identifying certain values as aspirations shared by all young people. Significantly, these values have much in common with those emphasized by Co-operative philosophy and practice, such as social and economic justice, peace, participation, the importance of the individual, solidarity, dialogue, responsibility. At the same time the international organizations, starting with the UN General Assembly, emphasized the importance of the participation of youth in co-operatives.

This coincidence could easily lead to the belief that youth membership of the Co-operative Movement should be widespread and spontaneous. But on

the contrary, reality shows that it does not usually happen like that. One could ask why young people do not join, when they both share similar ideals. Answers vary, but perhaps the most obvious one is that young people do not join the Co-operative Movement simply because they do not know about it. In the Regional Seminar on Youth and Co-operatives held in Kuala Lumpur in 1983, the Co-operative Principles were said to "have an enormous appeal to most young people and for these reasons, co-operatives have considerable potential for satisfying youth aspirations and contributing to their own development and that of the nation." But the question remains: Do young people know about the Co-operative Principles?

Furthermore one might ask: What do co-operatives offer young people? What do they offer them directly to satisfy their immediate demands? What do they offer in the long term to ensure that young people will continue to support the movement? The Co-operative Principles, though attractive, are not enough in themselves to attract and retain young people as members, particularly where, on the one hand, important needs remain unsatisfied, and on the other, the powerful lure of competition and profit seems to offer more definite and concrete incentives than the somewhat abstract nature of solidarity and co-operation.

Concrete Action

The question as to how to attract young people to the Movement has no universal answer since, although the aspirations shared by all youth do, to a large extent, coincide with the Co-operative Principles, circumstances differ in, for example, the Western, Third, and Socialist countries.

So to answer this question it is necessary first to make an appropriate analysis of the position of youth and the conditions of their environment in order to devise an appropriate method of arousing young people's interest. The choice of suitable methods that will not be confused with those used for political or purely economic purposes, is urgently needed if fruitful action is to ensue. One must avoid falling into the trap of superficially bolstering young people's natural rebelliousness and desire for change, without offering them viable and concrete alternatives, since the ensuing frustration could have grave consequences.

In the so-called Third World countries, there is a disturbing number of urgent problems: starvation, shortage of housing, low standards of hygiene, lack of education, etc. It is obvious that the solution to all these problems lies well beyond the means of the Co-operative Movement because of their complexity and size. Nor would it be possible to try to deal with all of them at the same time. Thus it is of utmost importance to start with the problem that appears to be at the root of many of the others: unemployment, which is recognized by the ILO as being greater than 40% in the developing countries.

Unemployment in these countries cannot be regarded as part of the present economic situation, since the continual increase in population, the lack of economic expansion — even recession — are all endemic conditions. Hence, action aimed solely at alleviating hunger, or raising the standard of education, or building more accommodation, is clearly inadequate and fails to resolve the basic problem because it only scratches the surface. On the other hand, the creation of more jobs could help to meet some of the other needs.

Co-operatives, which are not primarily concerned with profits, and

which can rely on the support of government and other social sectors, are able to create jobs by means of activities which do not require a great deal of investment, and can also do this without being under an obligation to obtain high returns on capital. The use of labour-intensive techniques, emphasized by the ICA in its Policy for Co-operative development, in addition to bringing in revenue, can contribute also to the provision of industrial goods and reduction of internal migration.

In the developed countries, although the current unemployment rate is worrying, the basic problems facing youth are different. Young people are confronted with the need for a longer education, the need to occupy their considerable spare time adequately, the need to play an effective part in political, social and cultural life, and to have access to means of implementation which personalize these areas. It is obvious that in all this there can be a bond with the youth of the Third World, which it is important to cultivate; thus, in seeking to satisfy their own aspirations, the youth of the industrialized countries may become aware of a new dimension of solidarity which could give them immense satisfaction. While possible solutions to the needs of youth in the developed world may appear more diverse than in developing countries, and to have no common denominator, nevertheless they are within easier reach and, thanks to the media, are more generally known and receive greater attention.

In both cases, active participation in democratic life is an objective that the Co-operatives can help to achieve, especially in the developing countries where political as well as economic life frequently remains underdeveloped and where, as yet, it is obvious that vast sectors of the population are deprived of political power. In such cases the Co-

operatives can become the means of providing democratic training for their members, at the same time helping to create the conditions necessary for the effective operation of political democracy.

Co-operative Education

It is clear from what has been said that informing young people about Co-operation is the first requirement for any sort of activity one tries to undertake. And it must be realized that very little is being done in this specific area.

The first step is, therefore, to make youth the prime target for the spreading of co-operative ideas in order to make them aware of the similarities between the co-operative working hypotheses and their own aspirations. After that initial motivation, further concrete action will have to be undertaken.

Although the existence and expansion of a general education system will certainly be important in helping to spread Co-operation, this must still be done where such a system is lacking. Otherwise support by young people for co-operatives could be delayed indefinitely. It is also important to bear in mind that education has been accused of maintaining the "status quo" rather than being an agent of change.

It must be made clear that 'Co-operative education' in the broad sense intended here, is understood to mean a great deal more than simply teaching, and is not confined to 'formal' education using the traditional procedures. It particularly involves so-called 'informal' education and the use of unconventional means, including co-operative activities as such. This is usually called education 'through' co-operation, to distinguish it from education 'for' Co-operation. While one cannot dispense



Education "through" Co-operation — on-the-job training provides a valuable addition to formal education

with formal education completely because it offers inspiration and the theoretical backing, informal education usually builds up a following more easily because it is more lively, participative, and accessible. In any case it should be borne in mind that "There are no hard and fast rules for teaching mankind... Democratic institutions receive their vitality and inspiration from an ideal — free men in a free society — and this is the goal for which we must strive, while wisely adapting to conditions as they change."

One form of educational activity which has aroused enthusiasm in some countries is the teaching of Co-operation in primary and secondary schools. In some cases this teaching is complemented by the formation of school co-operatives; in others, these co-operatives exist on their own.

The teaching of Co-operation in schools has the advantage of reaching the whole of the school population at a favourable moment, when they are developing socially and intellectually, and thus of being carried forward into the future life of each individual, and into society as a whole. But the development of such education requires that the teachers not only know their subject, but are capable of conveying it as a genuine and desirable pattern of social conduct.

School co-operatives have the advantage of enabling the pupils to put Co-operation into practice, so that it becomes more than mere information and is transformed into concrete achievements. It is interesting to bear in mind the longstanding French experience in this respect, and the Symposium held at UNESCO headquarters in 1979, with the participation of the ICA, made some useful recommendations and offered guidance on organization and material. In the United States the University Co-operatives also provide valuable experience. Besides the

immediate objective of benefiting young people, school co-operatives provide experience which can be carried forward into the future and serve as the basis of a new conception of the economy and of society. They lay the foundations of a new social understanding, without discrimination, and thus unite the ideals of youth with the principles of Co-operation.

Co-operative Youth

When talking about youth in relation to Co-operation, it is again necessary to ask: Which youth? The usual reply is that one is referring to those 'outside' the movement, and to those who must be persuaded to join it. However, a part of the membership of the Co-operatives falls within the definition of youth. In addition, a lot of young people are employed by co-operatives. Both these groups should be taken into account when discussing the subject, so that it can be considered without bias. To do otherwise is to ignore a large sector which is already within the movement, and whose problems and aspirations could well be overlooked in the effort to attract other young people to the movement.

For success to be achieved in this area, it will be necessary to overcome the preoccupation with labour and trade union aspects in the case of employees, and with formal democracy in the case of members. One must never lose sight of the objective, which is to bring both groups closer together, making them aware of their respective roles, with full knowledge of Co-operation and a responsible part to play in the life of the movement. For each group, the methods used will be those which best suit the type of co-operative in question. In the case of employees, perhaps one of the most relevant aspects to bear in

mind will be training in both the professional and the social field. When dealing with young members, they will need to be motivated to assume a more active and decisive role within a real, living democracy, including easier access to management and other posts of responsibility. Dr. Laidlaw, although he did not specifically refer to youth in his statement at the 27th ICA Congress, clearly emphasized its importance when discussing the training of the future leaders of the Co-operative Movement, with regard to co-operative education and the role of women.

Combined Action

The promotion of youth to its full development, by means of encouraging its concern and cultivating its genuine values, is not a task that the Co-operative Movement can complete on its own. Nor is it solely the Movement's concern. It is a question of a much bigger and more comprehensive undertaking which involves efforts by other organizations and other sectors in society. Co-ordinated and harmonized

action can help to achieve this, avoiding fragmentation of effort and producing greater results.

It goes without saying that different organizations have their own specific objectives, and have developed the methods which best suit their particular type of organization. But all share common goals which justify and require joint action. Governments, through their ministries and specialist organizations, the various churches and religious organizations, schools and universities, the trade unions, recreational, cultural and sports bodies, as well as co-operatives, all have a specific and complementary role to play. There is much room for a co-operative effort between the many agencies concerned, so as to avoid competition and areas of conflict between them. Each can support the others, and express a dynamic whole directed towards common aims.

The mistake of calling into question the unity of young people leads to misunderstandings and weakens the efforts made to help them to achieve their aspirations, including Co-operation. Also here, in order to be effective, a truly co-operative attitude is needed.

Co-operative Foundations in Developing Societies: Problems and Prospects

by Dr. Musa S. Khalidi*

Introduction

Current co-operative literature reveals a wide recognition in Western societies (European and North American) that co-operative associations are formal structures in which members participate voluntarily. The characteristic basis of co-operation in this context is its spontaneity as a people's movement in which government plays no role. It is also interesting to note that most developing societies today are actively promoting co-operation, and particularly agricultural co-operatives, due to the predominance of the population engaged in farming, and the age-old problem of indebtedness in rural areas. The various forms of co-operative enterprise, starting with agricultural credit, supplies and marketing, have emerged in response to the initiative of governments, not people. There is, therefore, the dilemma of official promotion of this particular form of voluntary organization, which has specific contributions to make by the very fact of being called voluntary — such as continuous training of a large number of people in democratic values, encouragement of

self-help, and the modification of traditional community structures.

However, waiting for such voluntary organizations to spring up spontaneously means ignoring dire needs which no contemporary government of a developing society can overlook. Thus the immediate purpose is not just to set up the voluntary character of a rural co-operative per se, but to achieve the more immediate and tangible objective of economic development through the utilization of the co-operative form. It is inevitable, therefore, that this type of organization owes its existence to the support of the state; managed or influenced by a government apparatus, it can scarcely be called initially a voluntary organization.

Having drawn attention to such a basic difference in the conditions under which co-operatives emerge, the purpose of this paper is to articulate the procedural problems and prospects of sound co-operative practice in developing countries. Although the attempt at such a broad topic may be impaired by detailed data and specific supportive, empirical studies, the discussion will be approached on the strength of observations and impressions obtained by close field experience and study of co-operatives over many years in both Third World and western nations.

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Most developing countries expect that a new form of social organization will emerge from agriculture and small-scale industrial development to ensure equality in treatment and the development of new skills in industry. The greatest impediment to development nowadays is that the small farmer is being expected and encouraged to achieve what large-scale land owners have failed to do in the past. Most governments in developing societies are incapable of directly extending their services to small individual farmers, as this is financially, organizationally, and numerically an impossible task. It is difficult for the relatively isolated farmer to reach government services provided in central locations. Therefore, the promotion of a co-operative form of organization seems most suited for such purposes. For example, a farmer in need of a loan, who may be a small free-holder of fragmented and subdivided land, is better served by a local money-lender rather than having to travel to an urban centre, procure his land title deeds for a number of plots, and submit these as a surety for a small loan which he may anyway be refused because he is already encumbered with debts. All of this requires heavier efforts and costs even if the individual farmer has learned all the modern communication skills. The author has observed in traditional village structures, the relative insulation of individuals, or groups of individuals, who are reluctant to show marked changes in their behaviour, lest they be singled out as disrupting the already existing patterns of relations.

Impediments to Democratic Development

Inherent in the environment in which co-operatives are initiated and function, are problems of poverty and illiteracy of

the rural masses. Hence, financial support has to come from an external source, usually the State. The State can, therefore, claim a legitimate right to supervise the working of the co-operative movement.

Initially, traditional leadership, which the government needs to reach the masses, may raise objections, but it cannot long resist pressure from members to accept such supervision, as the need for seasonal and other forms of credit are great. In submitting to the wish of the group, the traditional leaders often utilize their legitimized traditional roles and end up in management positions in the new institution which ensures that vested interests are not undermined.

The State, represented normally by a department of co-operative development, can claim the need for control to prevent nepotism and abuse of funds, and when abuse does take place, it can restrict the co-operatives' freedom of action. In such circumstances, the co-operative may degenerate into a mere credit agency. The advantage of this for government is that it deals with one credit agency as a corporate body, rather than with individuals. On the other hand, there is the problem that village co-operatives are closely-knit affairs, where most of the members are directly or indirectly related to all of the other members. It is, therefore, difficult for a co-operative to refuse membership to someone, even though he/she may not be credit-worthy or of good character, since refusing such a person may disturb the pre-existing network of kinship relationships. And this is precisely where a local money-lender cum trader has learned his lesson well.

The local co-operative committee, represented by traditional leadership, realizes this problem and tries to get the government official to be the one to issue the refusal. Being caught in the

middle, the official often lets them join anyway, as he has nothing to lose in the transaction.

Problems of Integration

A co-operative initiated at the local village level may remain limited in its functions to one single purpose, such as the supply of seasonal and short-term credit, since it can only draw its support from a small membership seeking maximum credit, sometimes by adopting unlimited collective liability. But sooner or later such an organization finds that its activities do not require more than a few meetings per year for planning the credit needs of members. Much of the decision-making is related to apportioning credit among members with such allocations being arranged between the local board or co-operative committee and the department official. This does little to change the traditional authority structure at village level into a democratic procedure. When general meetings of members occur, time is spent on procedural activities such as record keeping or financial transactions (loans or repayments), leaving little time for the exchange of co-operative ideas or the discussion of problems of general interest to members.

For a government to be relieved of direct involvement in, or responsibility for, banking or other activities of local co-operatives, a demand is normally made for these to be transferred to a central, co-operatively owned, organization. This intensifies the strain on relations, especially for local boards, since they have to deal with two types of co-operative influence: one legal, represented by a government official, and the other financial, represented by the official of the central organization.

Under these circumstances, the managerial skills at the local and central

levels become the most critical of all factors. The traditional leadership structure inhibits the spontaneous emergence of able local leadership. Traditional leaders strive to exploit their new positions in co-operatives for their economic and political ends. Concurrently, the problem of preserving status remains, sometimes acutely so. The following case exemplifies this situation.

A Thrift and Credit co-operative was established in one of the villages in Jordan. The local board composed of traditional leadership was willing, with guidance, to institute a supervised credit programme for a viable sheep breeding project, where each member would study his potential, and decide the amount of sound credit needed to raise sheep economically. Instead of providing a cash loan, it was decided unanimously that the co-operative would purchase sheep on a wholesale basis, and then distribute them to members according to their individual plans. A number of members, however, clandestinely bought more sheep than their individual plans called for. The reasons for doing so were analysed by the American Friends' Service Committee as follows:

"This was not done to willfully deviate from the plan, but to preserve their social position. It might be explained in this way: suppose we take two neighbours (A and B) before any loan was made. Let us say farmer "A" had 10 sheep and farmer "B" had none. After farm plans were made for both, and their situation studied, it was adjudged that a loan would be made to farmer "A" to purchase 10 additional sheep, and a loan would be made to farmer "B" to purchase 20 sheep. Farmers "A" and "B" both now have 20 sheep, so farmer "A" no longer enjoys a higher status than "B", because visibly they both have the

same wealth. In defence of his status farmer "A" goes into additional debt to buy 20 sheep instead of the agreed upon 10, so that he will maintain a 10 sheep edge over his neighbour, and thus maintain his relative status position. This actually happened in a number of cases"

In addition to disrupting the local power structure, the need to centralize activities in the areas of banking, supplies and marketing, generates a new power structure which is accorded to local co-operative leadership at the central level. Representatives of local co-operatives become members of the general body of central co-operative organizations, of whom a number ascend in a short period of time to relatively powerful and prestigious positions at the central urban level. If such leadership is not properly guided by honest management, an abuse in management and funds is likely to occur. However, assuming that the most capable of village leadership undertake such positions, this represents a new emerging power structure, which increases its demands from the State. When such demands are felt, an invitation is made for other State agencies to enter the administration of co-operatives, and this entails further types of control.

In the initial stages of development, it should be realized that democratic controls at the local and central levels of organization are almost absent. But the challenges to the introduction of a democratic system generate concern at all levels, and new internal and external problems evolve. When we look, for example, at the local level entering more complex operations (such as a movement from credit to supply and marketing), the traditional leadership finds itself incapable of dealing with a more complex order and gradually gives way to a more capable membership which can cope with the emerging problems of organization.

In discussions on the place and potential of co-operatives in developing societies, emphasis was laid on the working of agricultural co-operation for production. Experience has shown that the emergence of consumer co-operatives is extremely difficult. The factors which militate against their introduction are many. Basically, however, there is a need to improve rural incomes and study the buying habits of rural people, and eventually establish a large number of small shops. This implies a large number of small purchases by a fairly small and fixed clientele in each locality which must be as near the village as possible. Economically, co-operative stores cannot exist as small individual units and the integration of these small units is far more difficult than the simpler forms of co-operative business, such as credit or bulk supplies.

Even more difficult, perhaps, is the problem of cash purchases which require some type of advance credit to accord with the consumer co-operative requirement of cash trading.

Conclusion

An analysis of co-operatives in developing countries shows that the economic strength of a co-operative cannot be dissociated from the personal loyalty of its voluntary and enlightened members.

In developing countries, the voluntary character of co-operation emerges with difficulty but, even if it is initiated from the top, it still facilitates the democratization of traditional structures.

The changing socio-economic situation of members, and the social setting with which their co-operatives have to deal, can bring about a conflict between the need to protect their economic interests and the maintenance of the

democratic ideals called for in co-operatives. Although the reasons are different, one can conclude that co-operatives in developing nations face the same dilemmas as co-operatives in Western countries. They need to become viable businesses and at the same time remain democratic. A rural co-operative in the Third World, needless to say, has the potential to become increasingly democratic only when co-operative education and training is decentralized. This is exemplified by the experience of the Co-operative Institute in Jordan which launched, from 1968-70, a series of co-operative training programmes for senior co-operative personnel, who undertook to train field workers. These field workers then held training sessions at the district levels, for co-operative village leaders who, in turn, instructed co-operative members in their respective villages. Evaluations by participants attest to the success of these training efforts.

At present, it appears that the view of co-operators regarding the goals of the movement differs depending on their position in the local community, and within the co-operative structure. It seems that unless it is realized that

changing social structures require changing definitions and practices, and that a constant dialogue is maintained among co-operative educators, directors, staff, and members, the inherent contradictions will widen and undermine the uniqueness and position of co-operatives.

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Risque, Revenus et Coopératives

par Pierre Mevellec et Michel Belley*

Dans la rationalité coopérative, le concept de risque doit-il remplacer celui d'altruisme afin que soit mise en évidence l'efficacité des entreprises coopératives?

« Répondre aux aspirations des sympathisants et militants qui jugent leur activité selon un rapport coût/satisfactions constitue aujourd'hui un formidable défi lancé aux dirigeants des organisations à but non lucratif », notait J.P. Flipo dans un article récent. Cette contrainte de gestion s'exprime plus brutalement dans les assemblées générales des coopératives et des mutuelles sous la forme: « On veut bien être solidaires, mais on veut savoir combien cela nous coûte. »

Ce changement d'attitude des adhérents a conduit certains à envisager la disparition des coopératives. Paradoxalement, nous pensons que cette éventualité n'interviendra que si les coopératives continuent à être gérées de la même manière que les entreprises ordinaires au lieu de promouvoir une gestion différenciée utilisant des instruments conformes aux objectifs coopératifs. Nous montrerons ci-après que c'est en accroissant la coopération plutôt que

l'individualisme dans les instruments de gestion que les coopératives d'aujourd'hui peuvent justifier leur activité économique sans pour autant remettre leur idéal en cause.

Après avoir brièvement rappelé le cadre de gestion des coopératives, nous envisagerons ce que l'analyse du risque peut apporter à la gestion financière de ces organisations.

La coopérative, une organisation différente

L'organisation coopérative est une association libre d'agents économiques en vue d'atteindre un objectif. Elle gère une entreprise qui permet de réaliser à plusieurs et à moindre frais ce qui n'est pas à la portée d'un individu isolé. Son caractère coopératif se reconnaît à ses statuts et principes: Porte ouverte, contrôle démocratique, rémunération limitée du capital investi, répartition des excédents entre les membres en fonction de leurs activités coopératives, réinvestissement désintéressé de l'actif net, intercoopération, éducation spécifique.

Quatre de ces sept règles ont trait à la gestion financière. Or, force est de constater que ces contraintes très particulières n'ont donné lieu à aucun développement, ni en théorie, ni en matière d'outils spécifiques de gestion financière. Les responsables coopératifs se sont contentés d'emprunter les instruments des entreprises ordinaires. Les dangers de ce transfert ne sont apparus que lorsque les membres ont commencé à analyser

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leur adhésion non plus seulement en termes moraux et sociaux, mais également selon des critères économiques.

On s'aperçut alors que les outils de gestion traditionnels n'étaient pas adaptés aux besoins coopératifs sur trois plans: inadéquation aux objectifs (non recherche d'un profit d'entreprise, service aux adhérents); à la structure (bipolaire dans la coopérative et unipolaire dans la firme) et au champ d'activité (mixte dans la coopérative, exclusivement commercial dans l'entreprise ordinaire). Pour surmonter ces inadéquations, précisons les objectifs et les structures des coopératives.

Nous prendrons comme exemple les coopératives d'entrepreneurs individuels (agriculteurs, artisans). L'organisa-

tion coopérative est complexe au sens de la théorie des systèmes. C'est à la fois un groupement de personnes et une entreprise. Toute vision qui ne retiendrait qu'un seul de ces pôles ne serait que partielle. Or, malheureusement, les travaux de gestion concentrent leur intérêt sur le pôle entreprise et les travaux de sociologie traitent plus volontiers de l'aspect associatif, oubliant les contraintes inhérentes à la gestion d'une entreprise. Ces deux approches ont l'inconvénient de mettre l'accent sur ce qui permet d'assimiler l'un ou l'autre des deux pôles à des phénomènes connus, laissant dans l'ombre ce qui, à notre avis, fait la spécificité de la gestion coopérative, c'est-à-dire la zone où se règlent les relations entre adhérents et coopérative.

LE CHAMP DE LA GESTION COOPÉRATIVE

ASSOCIATION
(Adhérents)

+

ETABLISSEMENT
COOPERATIF

COOPERATIVE

Des sphères de gestion aux logiques différenciées

Dans les deux sphères externes la situation est analogue à ce que nous connaissons en matière de gestion des entreprises ordinaires. Par contre dans la sphère interne, la situation est radicalement différente. Les transactions entre adhérents et entreprise ne relèvent plus des mécanismes de marché. Il s'agit de transactions internes, l'entreprise coopérative ayant pour obligation d'absorber

la production des adhérents ou de leur fournir les matières premières nécessaires.

Nous nous trouvons devant une structure qui rappelle celle des centres de profit de la firme. Mais ici le schéma est inversé. C'est l'entreprise coopérative elle-même qui est le centre de profit dépendant. Elle doit contribuer à la réalisation des objectifs des adhérents. La définition de règles applicables dans ce contexte inhabituel est rendue encore

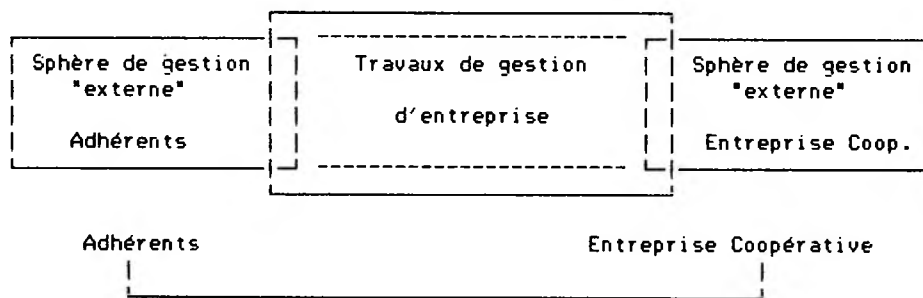
plus délicate à cause de l'absence d'un système d'information réciproque entre l'entreprise et ses membres. Cette absence nous permet d'affirmer que l'entreprise coopérative n'est actuellement qu'en devenir. Ce n'est que si un système d'information cohérent par rapport à la structure pouvait être mis en place, que nous verrions se former enfin de véritables coopératives. Si ce système d'information ne peut se développer, les deux pôles se rendront de plus en plus indépendants l'un de l'autre, rejoignant ainsi les modèles d'organisation dominants de leur milieu.



▶ Examinons maintenant quelles sont les relations financières entre adhérents et entreprise afin de préciser notre modèle de fonctionnement de la sphère interne. Nous démontrerons ensuite quel rôle le risque peut jouer pour rendre économiquement attractive l'adhésion à une structure coopérative.

Les travaux de gestion d'entreprise couvrent le domaine externe « entreprise coopérative » et les travaux sur les choix individuels, le domaine externe « adhérents ». Il nous reste à examiner les mécanismes d'ajustement entre les deux pôles dans la sphère interne de gestion:

LES SPHÈRES DE LA GESTION DE L'ORGANISATION COOPÉRATIVE



La structure reconnue, quels objectifs y sont poursuivis? En nous basant sur les motifs invoqués lors des adhésions et sur le discours coopératif, nous retiendrons deux objectifs chez le coopérateur: le meilleur revenu possible et le plus régulièrement possible (donc la minimisation du risque); et deux objectifs du côté de la coopérative: servir les adhérents et durer. La réalisation de tels objectifs implique que l'organisation dispose d'un maximum de fonds propres consolidés, donc les obtienne des deux

sphères externes précédemment définis. Pour qu'il en soit ainsi il faut que les prix de vente des marchandises produites soient le plus élevés possible ou au moins que ceux des matières premières soient les plus bas. Il faut en outre que le coût de fonctionnement de la coopérative soit le plus faible possible.

Le champ d'action défini, les objectifs ainsi repérés, il reste à étudier les mécanismes de régulation internes qui doivent remplacer la confrontation avec le marché.

Modèle financier et variables de régulation interne

Le rapport rentabilité/risque et le partage du résultat entre réserves et dividendes constituent les variables principales de la gestion financière envisagée par des actionnaires. Ces variables n'ont pas la même incidence sur la conduite de la gestion financière d'une entreprise coopérative. La rentabilité recherchée par l'adhérent l'est à son niveau et non à celui de l'entreprise. L'affectation du résultat est prédéterminée étant donné l'intérêt limité sur les parts sociales. Quant au risque, il n'est significatif qu'au niveau de la coopérative, pas à celui de l'entreprise, comme nous le verrons plus loin.

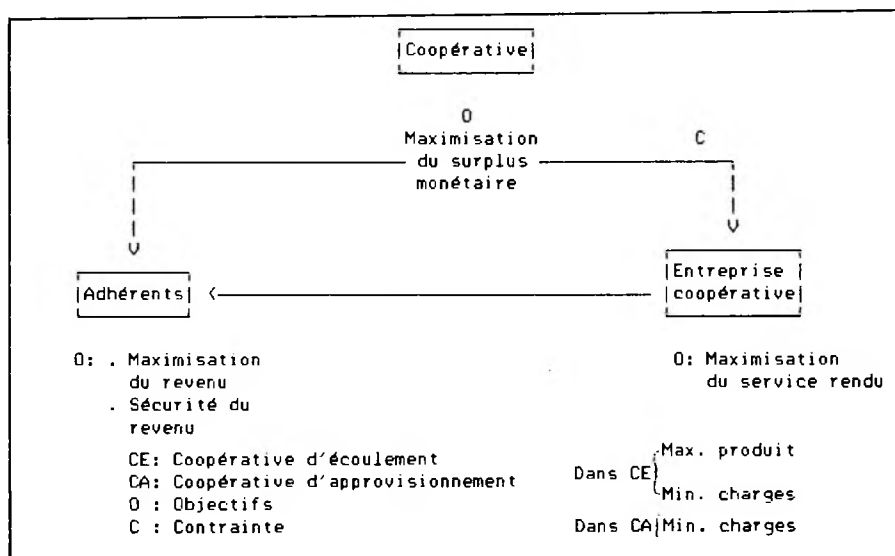
Il faut donc découvrir les variables propres aux coopératives afin de mettre au point les instruments nécessaires à la gestion de la sphère interne. Le moyen le plus simple consiste à repérer l'en-

semble des relations financières qui déterminent le fonctionnement de cette sphère.

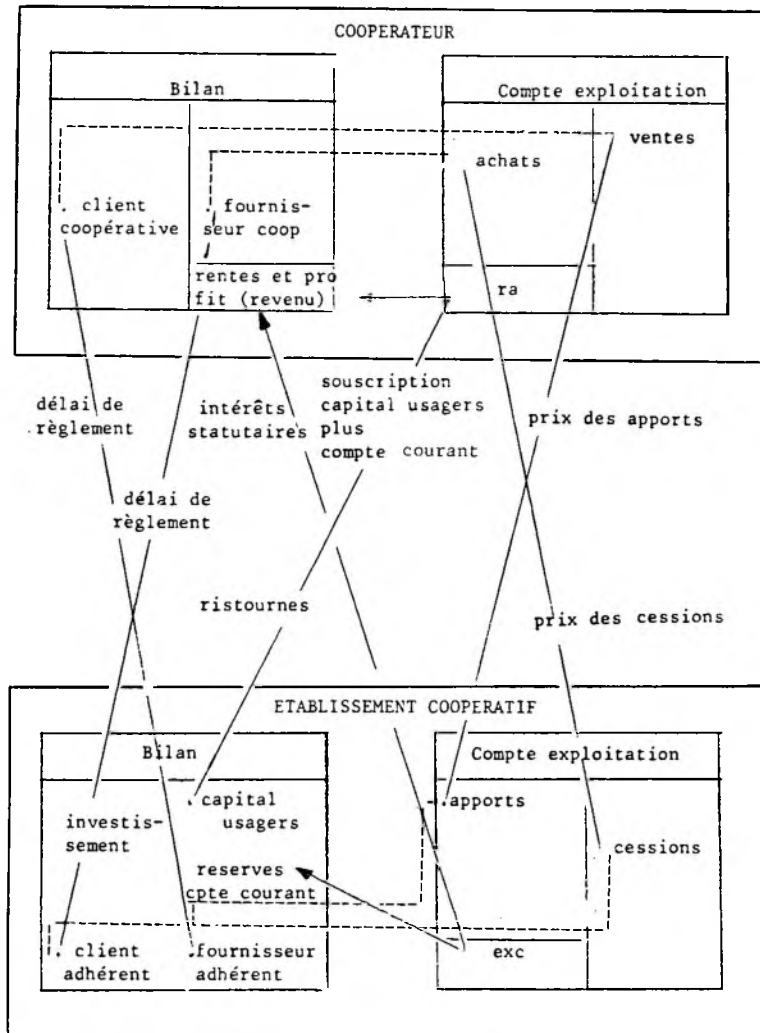
Voyons le cas d'une coopérative agricole. Six variables à incidence financière sont susceptibles de participer à la définition de régulateurs financiers: la valeur des apports ou des cessions, les délais de règlement, la souscription de parts de capital social pour le financement de l'entreprise, le niveau intérêt statutaire sur le capital social, les proportions du résultat affectées aux réserves, le montant des ristournes et/ou celui des compléments de prix.

Avant de commenter en détail ces variables, constatons que le système financier coopératif tel que nous l'étudions est un système, fermé sur lui-même, où toutes les variables sont interdépendantes à des degrés divers. Le choix d'une valeur influe sur le choix des autres. Il importe donc d'étudier le rapport hiérarchique le plus favorable entre ces valeurs.

STRUCTURE DES OBJECTIFS DANS L'ORGANISATION COOPÉRATIVE



LIAISONS FINANCIÈRES DANS L'ORGANISATION COOPÉRATIVE



Il est aisé de voir que la variable principale de régulation va être le prix de cession ou d'apport, que nous appellerons d'une manière générale le Prix de Cession Coopératif (PCC)*. Les raisons qui militent pour ce choix inhabituel en matière de gestion financière sont nombreuses.

En premier lieu, il faut rappeler que toutes les études de motivations réali-

* Coût des transactions entre le coopérateur et sa coopérative (Revenu du coopérateur dans une coopérative de production et coût des marchandises pour le coopérateur dans une coopérative de consommation).

La discussion qui suit présume que les adhérents et les gestionnaires de l'entreprise coopérative se comportent rationnellement dans leurs relations avec l'environnement. Nous n'abordons de ce fait que la gestion de la sphère interne.

sées auprès des coopérateurs font apparaître comme première raison de l'adhésion le prix payé. C'est en effet par l'intégration du PCC dans sa gestion que l'adhérent va déterminer le résultat de son activité, c'est-à-dire son objectif de revenu. Même si des correctifs peuvent intervenir pour ajuster ce revenu, il ne s'agira que d'éléments marginaux. Nous tenons donc dans le PCC la première variable de régulation de la sphère interne. En second lieu, il faut souligner que le PCC est la variable qui permet le plus facilement, et le plus fréquemment, la comparaison avec les organisations concurrentes de l'environnement, environnement qui constitue une contrainte permanente pour la gestion de la sphère interne. Si à moyen terme le PCC devient moins intéressant pour l'adhérent que le choix du marché, le fonctionnement et peut-être même l'existence de la coopérative seraient remis en cause par les adhérents.

Le PCC est à la fois une variable d'ajustement à court terme et une variable stratégique car elle conditionne les possibilités de développement de la coopérative à moyen terme.

Lorsque le prix de cession interne est fixé, une grande partie de l'indétermination du système financier est levée. En particulier, nous pouvons revenir à des critères de gestion plus traditionnels tant au niveau de l'adhérent que de l'entreprise. Dans cette dernière, nous avons la possibilité de calculer la valeur ajoutée. Il serait souhaitable de l'appeler « valeur retenue », car il s'agit de la fraction de la valeur ajoutée consolidée qui a été retenue dans l'entreprise coopérative du fait du niveau de PCC.

Puis, de proche en proche, nous obtenons l'excédent brut d'exploitation, et enfin le résultat net.

Signalons que le PCC peut être ajusté périodiquement ou en fin d'exercice, avant le calcul du résultat, par un complément de prix.

Dans ce cas, le résultat net est destiné uniquement à l'intérêt statutaire et à l'autofinancement de l'entreprise. Le complément de prix joue le même rôle que la ristourne mais n'a pas le même statut fiscal. S'il n'y a pas eu de complément de prix, et si le résultat est supérieur à ce qui est escompté par les dirigeants de la coopérative, une fraction de ce résultat pourra être répartie sous forme de ristournes. Celles-ci étant proportionnelles à l'activité de chacun et non au capital souscrit, nous pouvons dire qu'elles sont fixées à l'unité d'activité, c'est-à-dire qu'elles viennent modifier le PCC de la même manière que le complément de prix.

Cela signifie que si nous voulons comparer deux coopératives, l'une utilisant le complément de prix, l'autre la ristourne, il faudra corriger la « valeur retenue » de la seconde en incluant la ristourne au PCC de manière à ce que les résultats soient comparables entre eux; et, dans une certaine mesure, comparables aux résultats des entreprises capitalistes.

De ce qui précède, nous déduisons que la ristourne qui tient une place très importante dans le discours coopératif n'est en réalité qu'une variable de troisième ordre en terme de régulation financière.

Ce premier bloc de trois variables règle le problème du partage de la rentabilité consolidée entre l'adhérent et l'entreprise coopérative.

Reste à envisager le problème des besoins de financement et de liquidité.

Une solution limite consisterait à organiser toutes les transactions internes au comptant; laissant ainsi le soin à chacun des deux pôles de négocier avec l'environnement, le financement de ses besoins de financement. Cette situation préconisée par les « Equitables Pionniers de Rochdale » ne correspond plus aux pratiques actuelles. Il existe en réalité un besoin de financement consolidé au

niveau de la coopérative; le problème est sa répartition entre les deux pôles de manière à ce que la solution soit la plus satisfaisante pour chacun. Pour opérer cette répartition, nous disposons de plusieurs variables d'actions. Celle qui est susceptible d'avoir l'effet maximal est constituée par le délai de règlement des transactions entre l'adhérent et l'entreprise coopérative.

Ce ou ces délais fixés, nous en déduisons les besoins de financement du cycle d'exploitation au niveau de chacun des pôles.

Le plus logique est ensuite de prendre en compte les possibilités de financement à terme auprès de l'environnement, de chacun des pôles.

Nous en déduisons les besoins en capitaux propres. Ces besoins seront couverts, dans l'entreprise coopérative, par l'augmentation du capital social et par la mise en réserve de l'excédent de gestion. Comme la plupart du temps les augmentations de capital social sont réalisées par capitalisation, soit des compléments de prix, soit des ristournes, soit des intérêts statutaires, nous sommes ramenés au problème de la tarification.

Les besoins en capitaux de l'adhérent seront également influencés par la capacité d'autofinancement, c'est-à-dire le PCC.

Tout repose en définitive sur le PCC. Tant que celui-ci reste au moins aussi intéressant que le prix de marché, les cinq autres variables conservent tout leur intérêt car elles permettent effectivement de mettre en œuvre une stratégie financière sur la base d'un développement coordonné des deux pôles. Pour qu'un tel PCC soit obtenu, il faut que la sphère de « gestion externe de l'entreprise coopérative » soit au moins aussi efficace que les entreprises concurrentes. Dans l'hypothèse inverse, toute capitalisation deviendrait difficile, et l'on verrait rapidement les structures finan-

cières des deux pôles se détériorer dangereusement.

Il est donc possible d'affirmer pour conclure en ce point que la variable principale de régulation des flux financiers caractéristiques de la sphère de gestion interne est le PCC. On trouve ensuite le délai de règlement des transactions. Enfin, l'effort de capitalisation détermine les ristournes ou le complément de prix. Ce dernier pouvant être modulé par une politique de réserve. expression en général, d'une contrainte fixée par le partenaire bancaire. S'il reste encore des disponibilités, on envisagera le paiement de l'intérêt statutaire.

Les deux variables principales, dans la coopérative comme dans la firme capitaliste, sont fixées dans des conditions d'informations imparfaites. Elles sont, de ce fait, risquées. Or, nous l'avons souligné au début de cette recherche, l'un des objectifs des coopérateurs est la recherche d'un revenu régulier, donc d'un moindre risque. Il nous faut examiner quelles politiques peuvent être développées en ce sens au sein de la sphère interne de gestion.

Le prix de cession coopératif support de l'analyse rentabilité/risque

La solidarité entre les coopérateurs a été et reste l'un des facteurs avancés pour expliquer la formation et le développement des organisations coopératives. Jusqu'à présent, cette solidarité, essentielle au niveau du discours, et diversement interprétée dans les faits, ne s'exprimait pas clairement au niveau financier. Cela faisait partie des éléments affectifs de la vie coopérative. Elle semblait se justifier par « l'humanisme » des coopératives par opposition à la loi de la jungle appliquée dans les organisations capitalistes.

Cette approche sentimentale n'est plus suffisante. De fait, les coopérateurs

occidentaux sont aujourd'hui des agents économiques majeurs et généralement bien intégrés à leur environnement capitaliste. A ce titre, ils sont imprégnés du rationalisme économique ambiant et soumettent une fraction de plus en plus large de leurs décisions (surtout s'il s'agit d'entrepreneurs individuels) au verdict du calcul économique. A ce titre, leur adhésion à la structure coopérative et l'acceptation de ses règles de fonctionnement doivent être passées à l'aune de la rationalité financière.

Parmi les approches possibles, celle en termes de gestion du risque nous paraît pertinente, même si la transposition des hypothèses inhérentes aux modèles (1) récemment développés en ce domaine engendre quelques difficultés, comme elle en pose aussi lorsqu'on étudie les firmes capitalistes. Tout entrepreneur individuel peut choisir d'adhérer ou de ne pas adhérer à la coopérative si cette dernière n'est pas en situation de monopole.

La plus importante des nombreuses difficultés à résoudre tient à la nature même des deux types d'organisations.

Dans la coopérative, l'adhésion se traduit par un double lien : souscription de capital social et apport d'activité. Dans la firme capitaliste, seul l'apport de capital est à prendre en compte.

Il faudrait donc comparer d'un côté une rentabilité composite pour le coopérateur à une rentabilité simple pour l'actionnaire, sans oublier l'avantage dû à l'existence des réserves coopératives, impartageables. Les hypothèses que nous serions conduits à envisager pour réaliser ce travail seraient telles que la démonstration perdrait tout réalisme.

(1) On fait référence ici aux modèles de Markowitz et de Sharpe, Lintner, Mossin (MEDAF).

Appelons : P_c le prix coopératif
 bP_c la fraction capitalisée
 P_m le prix hors de la coopérative.

Le problème sera donc abordé différemment si l'on admet l'hypothèse très largement vérifiée dans les faits que l'effort de capitalisation demandé à l'adhérent est réalisé à partir des ristournes, des compléments de prix et le cas échéant des intérêts statutaires.

Comme par ailleurs nous avons indiqué qu'en temps ordinaire le PCC, *effectivement* payé à l'adhérent, c'est-à-dire hors ristournes et compléments de prix capitalisés, ne pourrait le mettre en position défavorable vis-à-vis de la concurrence, nous pouvons prendre comme seule base, pour notre étude, les prix.

L'adhérent perçoit P_c (1-b) et le non-adhérent P_m . La rentabilité de l'activité de nos entrepreneurs individuels, toutes choses égales par ailleurs, est seulement fonction des prix pour un même niveau de production.

Mais ce prix n'est pas stable; il faut prendre en compte le risque lié à ce prix.

Soit σ_c^2 et σ_m^2 les variances associées à $E(P_c)$ et à $E(P_m)$ espérance mathématique des deux catégories de prix. Si P_c est fixé au jour le jour de manière définitive, avec prélèvement de bP_c et sous réserve que l'on respecte toujours :

$$E [P_c (1-b)] \geq E (P_m)$$

Nous découvrons que rentabilité et risque seront identiques que l'on soit adhérent ou non à la coopérative. L'avantage ira néanmoins à la coopérative car en fin d'engagement le coopérateur se verrait remboursé le capital qu'il avait souscrit $E (bP_c)$. Ce supplément de rentabilité étant théoriquement égal à la rentabilité de son investissement en tant qu'actionnaire.

Si l'engagement est de longue durée et la capitalisation faible, ce sera un argument de peu de poids.

Limitation du risque pour l'adhérent

Ce n'est donc que par une politique de réduction du risque que la coopérative peut faire apparaître un avantage sensible en sa faveur.

Cette réduction du risque est obtenue par l'abandon de la tarification au jour le jour et son remplacement par des prix de période.

Prenons le cas extrême. La coopérative fixe un prix unique de campagne. Ce prix devient certain, donc sans risque. Si $P_c (1-b) \geq E(P_m)$, l'adhésion est avantageuse car à rentabilité égale, le coopérateur a éliminé le risque.

S'il n'y a pas de prix de campagne mais simplement des prix de période (X^*) (facturation sur la base du prix moyen de la semaine ou du mois), l'avantage subsiste.

Il est aisé de démontrer que si l'on remplace n variable x par k variable x^* , $E(x)$ reste égal à $E(x^*)$ tandis que $\delta_x^2 > \delta_{x^*}^2$.

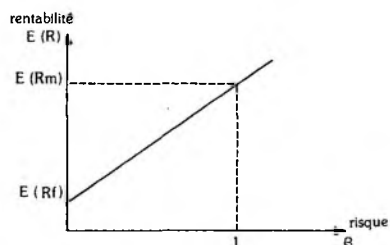
Nous pouvons en conclure que chaque fois que la coopérative se constitue en filtre entre le marché et l'adhérent en ayant une politique de tarification autonome, et sous réserve d'une efficacité moyenne égale à celle de ses concurrents, elle procure un avantage à ses adhérents.

Cette conclusion renforce également l'intérêt des relations exclusives adhérent-coopérative. En effet, toute diversification des transactions de l'adhérent entre la coopérative et un concurrent non coopératif aboutira à une augmentation du risque sans modification de la rentabilité. La clause de l'exclusivité qui est mal supportée par certains adhérents est en réalité une condition de réalisation de l'efficacité coopérative, tant pour l'entreprise (garantie des volumes de transaction) que pour l'adhérent (minimisation du risque).

Cette première analyse qui se réfère au risque global peut sembler trop rustique au lecteur averti. Celui-ci sait que ce risque se décompose en un risque systématique et un risque spécifique. Comme on peut par une diversification de ses actifs éliminer le risque spécifique, il est logique de penser que le marché ne le rémunère pas. Il faudrait donc l'éliminer de notre démonstration et réexaminer si l'adhésion à la coopérative reste avantageuse.

Si cette nouvelle approche du risque est transposable dans le champ coopératif, l'agent doit guider le choix de son établissement (firme coopérative ou non) en tenant compte de la rentabilité et du risque systématique que son choix lui procurera. En fait, il choisira l'un ou l'autre selon que la rentabilité qu'il en escompte est plus ou moins grande que la rentabilité théorique de son choix.

Cette rentabilité théorique s'exprime par la relation :



$$E(R) = R_f + \beta (E(R_m) - R_f) + E_i$$

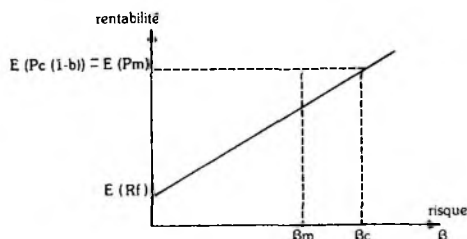
- R_f = Résultat sans risque
- β = sensibilité de la firme aux fluctuations du marché
- $E(R_m)$ = espérance mathématique de la firme

Sur le marché en équilibre, les actifs financiers doivent s'aligner sur cette droite. En théorie, l'ajustement est instantané car tous les agents sont supposés parfaitement informés et réagissent immédiatement à cette information.

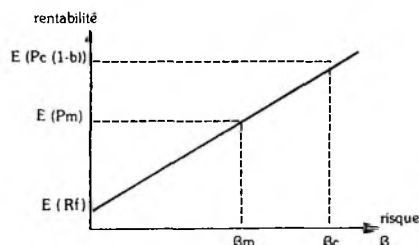
Notre agent doit comparer β_c ($E(P_c(1-b)) - R_f$) à β_m ($E(P_m) - R_f$). Comme par hypothèse, nous avons toujours $E(P_c(1-b)) < E(P_m)$, le choix va dépendre de la valeur du coefficient β qui traduit la sensibilité de la firme aux fluctuations du marché.

Seule l'observation des comportements permet de pencher en faveur de l'un ou l'autre des établissements.

Diverses études empiriques ont montré que les entreprises coopératives sont caractérisées par une plus grande sensibilité aux fluctuations du marché que les firmes capitalistes. La structure coopérative reste le prolongement de l'activité du coopérateur avant d'être une structure autonome entre l'adhérent et le marché. Le coefficient β_c est donc supérieur au coefficient β_m . La situation de notre agent peut alors être représentée par le schéma suivant :



Une telle configuration est en contradiction avec le modèle du marché. En effet, aucun agent n'accepterait de supporter un risque plus grand β_c , pour une rentabilité équivalente. Nous sommes donc conduits à penser que compte tenu de l'histoire déjà longue de la concurrence entre les deux types d'organisation en présence, des arbitrages ont été faits et que la situation réelle est traduite par le schéma suivant :



Ce qui signifie que la rentabilité du choix coopératif est supérieure à la rentabilité du choix de la firme capitaliste. Cela n'est pas en contradiction avec l'hypothèse qui nous a guidé jusqu'à présent. ($E(P_m) \geq E(P_c(1-b))$) car nous ne retenons dans notre mesure de la rentabilité que la variable PCC. Or, l'adhérent bénéficie d'un complément de rentabilité sous forme d'accumulation de capital social ainsi que d'une garantie plus grande quant à la pérennité de ses relations avec l'établissement qu'il a choisi (la coopérative ne peut l'exclure, sauf manquement grave aux règles du fonctionnement).

Bien que sur le plan théorique, l'extension du modèle de marché au champ coopératif pose beaucoup de problèmes, compte tenu du nombre d'hypothèses que l'on doit abandonner, ce modèle tend tout de même à valider le choix coopératif comme solution du point de vue du coopérateur usager ($E(P_c(1-b))$ doublé du coopérateur investisseur $E(bP_c)$).

Rentabilité, liquidité, risque dans l'entreprise coopérative

La politique de tarification autonome que nous venons de décrire n'est pas sans influence sur la situation de l'entreprise coopérative. Aussi, terminerons-nous cette étude par l'analyse du risque

économique de l'entreprise coopérative en nous appuyant successivement sur l'excédent de gestion et sur le flux de trésorerie d'exploitation.

Le rendement économique de l'entreprise coopérative pourrait être estimé par l'excédent d'exploitation comme dans les firmes de droit commun. Mais nous lui préférons la notion d'autofinancement, compte tenu de ce que l'on sait de la tarification coopérative. Cette dernière s'établit de manière à laisser dans l'entreprise coopérative l'autofinancement désiré (ajustement du PCC par le complément de prix et/ou de ristourne).

Si le mode de tarification que nous avons décrit est appliqué strictement, l'autofinancement devient autonome par rapport au marché et son risque sera nul. Le risque du marché est donc supporté par l'adhérent par le biais du PCC. En l'absence de procédure d'écrêtement sous forme de prix de période le risque du marché serait intégralement ramené à l'adhérent ($\beta_c = 1$). Par contre, la pratique des prix de période, sans réduire le risque global à supporter, le répartit de manière plus égalitaire entre les adhérents. Le risque individuel s'en trouve réduit. L'adhésion permet bien une gestion solidaire des risques sans aggraver le risque économique de l'entreprise coopérative. Nous pouvons affiner cette analyse en étudiant de manière plus précise la variance et l'espérance mathématique de l'autofinancement.

AUTO: autofinancement

CA: chiffre d'affaires de l'entreprise coopérative sur le marché (coop. d'écoulement)

FF: frais de fonctionnement de l'entreprise coopérative, considérés comme frais à court terme

PCC: prix de cession coopératif

E (autof.): $E(CA) - E(PCC) - E(FF)$
comme les frais de fonctionnement sont, par leur nature, fixes, alors

$E(\text{autof}) = E(CA) - E(Pc) - FF$

$V(\text{autof}) = v(CA - FF - Pc)$

$V(\text{autof}) = v(CA - Pc)$

$V(\text{autof}) = v(CA) + v(Pc) - 2\text{cov}(CA, Pc)$

Or, en raison de la transparence de la structure coopérative, la co-variance entre CA et Pc sera forte et donc la variance de l'autofinancement faible. Si $\beta = 1$, nous retrouvons $V(\text{AUTO}) = 0$. En admettant par ailleurs que $E(CA)$ soit identique pour l'entreprise coopérative et pour la firme privée (efficacité identique des deux structures nous en déduisons que l'écart des espérances mathématiques d'autofinancement est égal à l'écart des espérances mathématiques de prix $E(P_m)$, $E(P_c)$).

Comme à moyen terme $E(P_c) \geq E(P_m)$, nous pouvons conclure que la structure coopérative aboutit pour une espérance mathématique de gain identique à réduire le risque global de l'entreprise. Cette réduction est obtenue par le transfert du risque vers les adhérents, lesquels se répartissent solidairement ce risque en pratiquant des prix de période.

Le risque d'entreprise, dans la coopérative, c'est aussi le risque de liquidité. Nous avons souligné l'importance de la variable délai de paiement dans la gestion financière de sphère interne. Cette variable, toute chose égale par ailleurs, va déterminer les risques de liquidité que devra supporter l'entreprise coopérative. Nous pouvons approcher ce risque de liquidité à travers la notion de flux de trésorerie d'exploitation. Celui-ci est obtenu en faisant la différence entre l'autofinancement et la variation des besoins de financement du cycle d'exploitation.

$$FTEX = AUTOF \cdot \Delta BFR$$

Calculons la variance de ce flux de trésorerie d'exploitation :

$$V(FTEX) = (AUTOF)^2 + v(\Delta BFR)^2 - 2 \text{COV}(AUTOF, \Delta BFR)$$

Comme l'entreprise coopérative transfère l'ensemble du risque du marché sur ses adhérents, il est vraisemblable qu'en période de basse conjoncture ces derniers vont en contrepartie demander à leur organisation de couvrir leurs besoins de financement. Nous devrions constater de ce fait une co-variance négative entre ΔBFR et $AUTOF$. Cela nous conduit à affirmer que d'une manière générale le risque de liquidité de l'entreprise coopérative est supérieur à son risque de rendement économique. Cette augmentation du risque dans l'entreprise coopérative trouve sa contrepartie dans une réduction du risque de liquidité chez les adhérents. Cette augmentation du risque de liquidité peut être interprétée comme le prix à payer par l'entreprise coopérative pour la réduction de son risque économique.

Nous pouvons également considérer ce transfert de risque comme l'expression d'un mécanisme de solidarité diachronique. Il permet en effet aux adhérents d'étaler dans le temps leur propre risque en obtenant de l'entreprise coopérative un financement par le biais d'une variation du délai de règlement des transactions internes.

La coopérative peut rechercher un abaissement de ce risque de liquidité. Celui-ci ne peut être obtenu que par une diminution de la co-variance négative entre $AUTOF$ et ΔBFR .

Cette diminution sera sensible si la corrélation entre les variations de BFR des adhérents est elle-même faible. Comme les conditions d'exploitation dans une aire géographique restreinte sont généralement les mêmes, cette faible corrélation dans l'évolution des BFR ne peut se concevoir que si l'activité des

adhérents est diversifiée. C'est-à-dire si la coopérative est polyvalente il sera alors possible de faire jouer un mécanisme de solidarité synchronique limitant globalement le risque de liquidité de l'entreprise coopérative tout en contribuant à réduire le risque de liquidité de la catégorie d'adhérents momentanément en difficulté.

Cet avantage de la polyvalence se traduit en retour sur la rentabilité sous deux formes. En premier lieu, l'effort d'autofinancement requis de chaque catégorie d'adhérents sera diminué pour un même niveau de risque de liquidité, améliorant ainsi le PCC (par réduction de b). En second lieu, on constatera, toujours pour un même niveau de liquidité, une baisse des frais financiers de l'entreprise coopérative, ce qui est une seconde source d'amélioration du PCC.

Conclusion: vers une nouvelle légitimité coopérative

Les organisations coopératives ont été l'un des moyens d'intégration de maintien dans le système dominant de producteurs en voie de marginalisation ou d'exclusion. Ce rôle socio-économique, joué à une époque où les garanties sociales étaient faibles, se traduisait par un discours solidaire et humaniste. Depuis deux décennies, les pouvoirs publics ont achevé la mise en place des mécanismes de protection de toutes les catégories professionnelles, les organisations socio-économiques existantes doivent donc s'assurer une nouvelle légitimité en se référant aux seuls arguments économiques, lesquels sont devenus les seules références de leurs adhérents.

Il nous semble que globalement les organisations coopératives répondent concrètement aux attentes de leurs adhérents, mais l'absence de modèle théorique de référence continue de faire peser sur elles un risque : celui de l'assi-

milation pure et simple à l'univers de la firme ordinaire. Si elles veulent subsister, les coopératives doivent affirmer leurs spécificités et non les abandonner dans le but d'apparaître attractives. La gestion collective et formalisée du risque offre aux coopératives un moyen de se différencier des firmes ordinaires. Sans renier la solidarité humaniste d'hier, la réduction diachronique (prix de période) et synchronique (transfert de liquidité d'une activité à l'autre) des risques de rendement et de liquidité offre aux organisations coopératives une base nouvelle pour asseoir leur légitimité économique.

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RÉSUMÉS

MEVELLEC AND BELLEY

RISKS REVENUES AND CO-OPERATIVES – The cost-satisfaction ratio is gradually replacing idealism as an incentive for cooperators. Cooperatives are not able to cope with this new situation because the management systems they use, derived, as they are, from capitalistic undertakings, do not take account of cooperative objectives, structures or spheres of activity. Traditionally, business and sociology have always been disassociated. In cooperatives, however, they go hand-in-hand. It is because of this classic disassociation that cooperatives have ended up identifying with their environment rather than building upon their own particular speciality, which is management of the very area of conflict where the two spheres clash.

In a cost-satisfaction ratio it is the cost of the transaction between cooperator and cooperative which prevails, or such is the current practice on the ordinary market, but the safety factor must also be taken into account. This is very important for cooperators, particularly in the sphere of agricultural and industrial production. The cost of the transaction is, therefore, the most important variable. It has a massive impact on all the other variables which then, but only then, can be defined according to traditional methods of management. The authors' thesis can be mathematically proved. The mathematical process cannot be summarised but, in essence, it demonstrates that a cooperative should be the sole purveyor of its members and that this is the prerequisite of venture management, which speculates for the benefit of its members. In conclusion, since the government set up the social welfare structure we know today, the only way of making the idea of cooperative participation attractive, apart from economic incentive, is to refer to venture management.

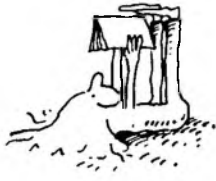
MEVELLEC/BELLEY

RISIKO, EINNAHMEN, GENOSSENSCHAFTEN – Was die Motivation der Genossenschaftler betrifft, tritt an die Stelle des Idealismus mehr und mehr die Relation zwischen Kosten und Bedarfsdeckung. Auf diese neue Situation sind die Genossenschaften nicht vorbereitet; denn die von ihnen angewandten Managementtechniken, die sie von den kapitalistischen Unternehmen übernommen haben, tragen den Zielen, Strukturen und Tätigkeitsfeldern der Genossenschaften nicht Rechnung. Nach herrschender Schulmeinung klaffen Business und Soziologie nach wie vor auseinander, wohingegen sie in den Genossenschaften eine Verbindung eingehen. Unter dem Eindruck dieser theoretischen Dichotomie identifizieren sich die Genossenschaften schliesslich mit ihrer Umwelt, anstatt ihre Eigenart zu vertiefen, die doch gerade in der Art des Umgangs mit einem Bereich, in dem sich die beiden Gebiete überlagern, begründet ist.

In der Kosten-Bedarfsdeckungs-Relation ist der Kostenaspekt, im Vergleich mit dem des übrigen Marktes, für die Transaktion zwischen Genosse und Genossenschaft massgebend, doch ist auch der Sicherheitsfaktor zu berücksichtigen, dem die Genossenschafter insbesondere in der landwirtschaftlichen und in der Industrieproduktion starke Bedeutung beimessen. Damit sind die Kosten dieser Transaktion die wichtigste Variable. Sie beeinflussen nachhaltig alle anderen Variablen, die dann, aber auch erst dann, anhand der herkömmlichen Instrumente der Betriebsplanung bestimmt werden können. Die Autoren untermauern ihre Position durch mathematische Berechnungen, die hier nicht wiedergegeben werden können. Daraus geht unter anderem hervor, dass die Genossenschaft ausschliesslicher Lieferant ihrer Mitglieder sein sollte. Das ist die Voraussetzung einer für alle profitablen Risikoverteilung. Zusammenfassend ist zu sagen, dass es seit Einführung der sozialen Sicherung durch den Staat letztlich risikopolitische Überlegungen sind, die – neben wirtschaftlichen Kriterien – einen Anreiz zur Beteiligung an einer Genossenschaft bieten.

RIESGO, INGRESOS Y COOPERATIVAS – La relación costo/satisfacción está remplazando progresivamente el idealismo en las motivaciones de los cooperadores. Las cooperativas no están preparadas a esta nueva situación ya que los sistemas de gestión que utilizan, no toman en consideración ni los objetivos, ni las estructuras, ni el campo de actividad de las cooperativas. Según la posición académica, negocios y sociología están siempre disociados mientras que en las cooperativas se encuentran unidos. Es esta disociación académica lo que hace que las cooperativas acaben por identificarse más bien a su medio que a profundizar su originalidad que se encuentra en la manera de administrar el espacio donde los dos sectores interfieren.

En una relación costo/satisfacción, lo que importa es el costo de la transacción entre el cooperador y la cooperativa sí se le compara al que existe en el mercado ordinario, pero se debe tomar en cuenta el factor de seguridad que es muy importante para los cooperadores, particularmente en el área de la producción agrícola o industrial por ejemplo. Se comprueba entonces que la variable más importante de esta transacción es el costo. Este va contribuir a influenciar de manera masiva todas las otras variables que podrán ser definidas – a partir de ese momento solamente – según los métodos de gestión tradicionales. Una demostración matemática difícil de resumir aquí, confirma la opción de los autores. Se nota en particular que la cooperativa debe ser la proveedora exclusiva de sus socios. Esta es la condición para que todos beneficien de una gestión de riesgo. En conclusión, desde que el gobierno perfeccionó los mecanismos de protección social que se conocen, son sólo los que están relacionados con la gestión de riesgo que pueden lograr que la participación a una cooperativa sea interesante.



Book Reviews

Co-operative Principles – Today and Tomorrow

by **W. P. Watkins**

Holyoake Books, Co-operative Union Ltd., Manchester, 1986, A5, 168 pp.
Price: £4.95 (£5.50 including p. & p.)

If not unique, it is certainly very rare to find co-operative experience of 77 years, both in the field and in education, accumulated in one individual. This is the case with W.P. Watkins, the author of this book on co-operative principles. W.P. Watkins has served as Director of the International Co-operative Alliance (1952-1963) and, among other writings, he is the author of its history for the period 1895-1970. He is certainly one of the most suitable persons to discuss and elaborate co-operative principles, as he also was the rapporteur of the ICA Commission for the Reformulation of Co-operative Principles which presented its report in the Vienna Congress (1966). The time of publication of this book is most opportune following the resolution of the latest ICA Congress (Hamburg, October 1984) to set-up a Committee for the reformulation of co-operative principles.

In this work, W.P. Watkins does not attempt to rephrase or change the wording of the principles adopted in 1966, but goes deep into the re-examination of their nature by making clear distinction between principles and practices and discussing whether the various practices comply with or diverge from the principles. The set of seven principles he proposes differs substan-

tially from both previous (1937 and 1966) formulations. The proposed principles are:

1. Association or Unity
2. Economy
3. Democracy
4. Equity
5. Liberty
6. Responsibility or Function
7. Education

To read Mr. Watkins' book is first of all a joy of the mind. The unparalleled facility with which he goes around the globe with examples, the ability to bridge ideas of ancient and modern times and to weave them into the ideas of co-operation; and the continuous reference to the various co-operative categories; makes one secure in the certainty that the essence of all kinds of co-operative flowers has been carefully selected and presented in a clear and coherent manner by a true believer in the international character of co-operation.

It seems that the time is ripe for a re-examination of the formulation of the principles, not to change the essence but to clear confusion. Today, it is not enough to have the principles and the essence of co-operation clear in the heads of some specialists in the field.

They should be clearly written down as reference for laymen, policy makers and courts alike. It should be realized that co-operative movements everywhere require clear-cut formulations and adequate interpretations to defend themselves against direct or indirect attack from outside the movement.

It must be recognized that any formulation of the co-operative principles is bound to meet objections of one sort or another. Different philosophies have embraced the co-operative idea and fitted it to their own procrustean bed. Thus, it will not be an easy task for the ICA to adopt a new formulation as the maintenance of its unity is of equal importance.

The seven principles proposed by W.P. Watkins correspond to the 'general ideas' of H.H. Munkner's formulation, in which he classifies his eleven principles. For practical purposes, it is not advisable to create a further distinction into general ideas and principles. What the student of co-operation and the co-operator needs is a meaningful title for each principle. An analysis of each individual principle should subsequently give details, the variations accepted in practice, and the limits beyond which the co-operative character is lost. In this respect, one feels some weaknesses in the titles of the principles proposed by W.P. Watkins. In his effort to give single-word formulations, it cannot be said that some of the words chosen to express principles represent by themselves concrete ideas. The principle of 'economy', for example, cannot be readily linked with the content, while a formulation like 'non-profit operation' corresponds only partly with the content given by Watkins. A better term should also be found for 'responsibility or function'.

It is probably opportune to say that the terms 'profit' and 'dividend', which are used in the book in several instances

relating to co-operatives, should have been replaced by 'surplus' and 'refund', which better indicate their specific nature in co-operatives. An effort should continuously be made to establish the latter terms in co-operative terminology.

A great number of issues, arising out of co-operative practice are treated by Mr. Watkins and guidance is provided for their proper interpretation. However the issue of the distribution of reserves upon the dissolution of a co-operative for which Prof. P. Lambert made repeated references, both in the *Annals of Public and Co-operative Economy* (1966, Nos. 2 and 3) and in his speech at the 1966 Congress, deserves further discussion under the principle of equity.

Also the question of multiple (weighted) voting in primary societies, such as agricultural production co-operatives, where the members put their land into co-operative use, should be treated by an authority of Mr. Watkin's calibre. The fact that weighted voting is already practised in several countries constitutes sufficient reason for the author to do so. Of course, as he expressly states in his preface, it is not necessary to say everything in order to say anything. And he says a precious lot.

The grandeur of W.P. Watkin's exposition lies in his deep philosophical and truly international and comprehensive approach to co-operation. He sees the unlimited possibilities of co-operation — horizontally and vertically — and the ideals that co-operation should aim at. His message to co-operators is to stick to the essence of co-operation, to remove any barriers and to co-operate at all levels if they want the co-operative idea to serve them. Where co-operative ideals take precedence over other ones, the seed sown by Mr. Watkins will have fallen on fertile land.

What seems certain is that this work of knowledge and wisdom of W.P. Watkins will be studied and referred to again and again. It should best serve its pur-

pose if it is translated into other languages to benefit the wide audience of co-operators all over the world.

C.L. Papageorgiou

The Italian Co-operative Movement A portrait of the Lega Nazionale delle Cooperative e Mutue

by John Earl

Published by Allen & Unwin, November 1986, 216 × 138 mm, Hardback 256 pp.
Price: £ 25.00

Few countries have been more written about than Italy; its art, history and economic and social development. But one sphere has been neglected — the co-operative movement, which is now one hundred years old, and which plays an important part in economic and social life. Its six million members are to be found in sectors as varied as housing and public works, retailing, farming, industry, informatics, social insurance, tourism and the theatre. Co-operatives take on multi-million dollar contracts for public works in the Third World. Leaders of the movement look on themselves as a third sector of the Italian economy, alongside private enterprise and public ownership.

This book takes the reader — whether the specialist or the person generally interested in Italy's present and future — on a journey through this virtually uncharted territory. It should be required reading for anyone wishing to form an overall picture of Italy today.

The focus is on the left-wing League (the Lega Nazionale delle Cooperative e Mutue) whose centenary fell in 1986, though briefer accounts are given of the other movements. After a short survey

of the movement's origins and development, the reader is taken on a voyage of discovery of some of the more significant co-operatives, both successful and experimental, in different parts of the country. The book ends with an examination of the prospects for co-operation in the future.

Here the scope is wider than Italy alone. The co-operative formula evokes growing interest as a defence against recession in industrial society, as an antidote to unemployment in Western Europe, and as a signpost for development in the Third World. The book shows that Co-operation in Italy is not an outmoded nineteenth-century formula, but works, and is preparing to meet the post industrial challenge. It will stimulate discussion of the relevance of the formula elsewhere.

The author, who has travelled widely as a foreign correspondent, has lived in Italy for more than twenty years. He became interested in this little-known aspect of Italian life and its relevance for other countries, while writing on business and economic topics for the London Times.

Making Change? Learning from Europe's Consumer Co-operatives

by the Ralph Nader Task Force on Consumer Co-operatives,

Centre for Study of Responsive Law, P.O. Box 19367, Washington, D.C. USA, 1986, 256 pp.

This publication reports on visits to major European co-operatives by researchers for the Ralph Nader Task Force. They interviewed managers, members, and suppliers of co-operatives; read co-operative literature; and observed co-operatives in action in England, West Germany, Denmark, Sweden, Switzerland, and Norway. (Updates on France, Italy and the United States are also included in the publication.) As a result, the task force asks the question: Are consumers ready for co-operatives?

In an introduction, Mr. Nader notes that while co-operatives are formed by consumers to promote their interests as consumers, membership loyalty may fade as the co-operative grows and the gap between management and membership grows. He says the answer is not just to exhort membership to participate in their co-operative, because there is "too widespread an array of moribund or stagnant situations in the co-operative economy simply to rely on this past practice".

He adds: "there is a hard reality that transcends exhortation — namely that the future of a consumer co-operative economy requires a deeply understood vision of what a future economy can be like so that the world's consumers can build and enjoy when they band together. Co-operative founders and managers cannot be given the prospects of limitless personal enrichment that is offered and often realized by corporate profit firms. The co-operative equivalent of enrichment is a desire to generate community self-reliance, abolish pov-

erty, enhance economic justice by shaping the delivery of housing, food, transportation, energy, health, finance, insurance, and a host of other products and services in a benign environment."

Mr. Nader acknowledges, however, that existing co-operatives whatever their deficiencies, have worked to insinuate benignity into the business environments: "Without the present and potential checkmating function of co-operative, these (for-profit) businesses might be tempted to gouge more, cartelize more and be less price-and-quality sensitive."

He says two horizons present themselves to co-operatives: "One is for co-operative sub-economies to emerge that provide such a network of multiple benefits affecting the bulk of consumer purchases that membership becomes much more likely. The other is for co-operative institutions to strive for a comprehensive plan to transform the political economy away from waste, inefficiency, hazard, environmental damage and multi-national corporate control toward an organized, informed, consumer-driven political economy. It would be a transition from nuclear power to solar energy, from junk food to nutritious food, from corporatized medicine to co-operative preventive medicine, from massive waste of land and water to a consumer economy, from government for sale to governments for citizens." He also admits that a cultural expansion of popular interest in "consumer know how and consumer power is a prerequisite for this redirection."

The Centre for Study of Responsive Law says the task force conclusions, while troubling, may stir those active in co-ops to re-think how consumer co-ops can be enriched. Consumer co-operators in many parts of the world are

doing just that and were doing so long before the Nader Task Force discovered consumer co-operatives. Nevertheless the task force analyses provide additional perspectives they may choose to consider in their search for enrichment.

(source: CUC news Service)

Putting People First: Sociological Variables in Rural Development

edited by Michael M. Cernea,

Published by Oxford University Press for the World Bank, 444 pages;
price: \$24.95.

This book discusses several culturally sensitive approaches to the preparation, planning and implementation of rural development projects. It emphasizes the importance of analysing the social organization of rural populations and their modes of production, and provides models for using such analyses in the design of agricultural programmes, irrigation systems, livestock and forestry development projects, land settlement programmes, rural roads networks and similar efforts.

Sociological methodologies for operational development activities are discussed in detail, together with procedures for evaluating the social impact of projects and for rapid collection of social data in the field.

The difficulties met when rural development projects do not "put people first", and the strengths and weaknesses of development interventions are considered, with many examples drawn from World Bank assisted projects in different countries.

The criticism of existing limitations in project preparation is combined with sociological guidelines and practical recommendations on how to increase the participation of local people in development programmes and facilitate the creation of grass-roots organizations.

Among the sociologists, anthropologists and development experts who have contributed to this volume are Benjamin U. Bagadion, Michael M. Cernea, Robert Chambers, Cynthia C. Cook, E. Walter Coward, JR., Neville Dyson-Hudson, David M. Freeman, Frances F. Korten, Conrad Phillip Kottak, Max. L. Lowdermilk, Raymond Noronha, Richard B. Pollnac, Thayer Scudder, John S. Spears and Norman T. Uphoff.

This publication will be of interest to sociologists, economists, social anthropologists, development practitioners, project planners, agriculturalists, foresters, irrigation engineers, and students of social change.

Investment & Finance in Agricultural Service Co-operatives

by T. Turtianinen and J.D. Von Pischke.

A4 173 pp, Price: £7.15 from World Bank Publications P.O. Box 37525, Washington, D.C. 20013, USA.

Co-operatives are organized and operated on the basis of co-operative principles, which provide objectives and methods of operation that distinguish co-operatives from other organizations. As a consequence, the analysis of co-operative finance and the evaluation of co-operatives' commercial performance require approaches that differ somewhat from those applied to other types of enterprise. A distinguishing feature of these analytical criteria that is brought out in this paper is that the primary emphasis is not necessarily on profitability as a measure of performance. Rather, a variety of measures, both financial and non financial, is usually preferred.

Co-operative practice and tradition have often ignored techniques of investment analysis that are now widely used elsewhere to rank investment alternatives and to contribute to investment decisions. However, the application of standard measures of project worth, as proposed in this paper, is entirely consistent with co-operative objectives and could help to refine co-operative decision making.

Co-operative principles impose certain operating and financing constraints, which may place co-operatives at a disadvantage relative to other forms of commercial enterprise. Financial aspects of these constraints are explored in this paper. However, co-operatives are capable of providing services that others may not be able to offer successfully, and efficient co-operatives have the potential of doing so at a relatively low cost. Co-operatives may also serve

a clientele that is not commercially interesting to others. This makes co-operatives a potentially attractive form for organizing a wide range of developmental activities. Co-operation remains vulnerable, however, to inflated expectations and, consequently, to being overburdened by governments and other sources of assistance eager to expand co-operatives' functions.

Although the performance of co-operatives in developing countries is often less than impressive, official attitudes towards them continue to be generally favourable.

Co-operatives' principles, practices, and legal basis involve performance criteria and a financial structure different from those commonly applied to private companies or state enterprises. Appropriate analytical tools are essential for fair and judicious treatment of co-operatives in project evaluation, and for their effective management.

This paper relates the financial analysis of co-operatives to their objectives, highlights special features of the finances of agricultural service co-operatives and proposes appropriate analytical tools.

It will be of particular interest to people involved in planning and implementing co-operative projects in or for developing countries, including staffs of co-operative organizations, agriculture departments or ministries, official and non-governmental organizations, and project staff in financing agencies who prepare and appraise co-operative projects.

HORACE PLUNKETT: Co-operation and Politics, An Irish Biography

by Trevor West

Colin Smythe 1986, 300 pages. Available from the Plunkett Foundation, 31 St. Giles, Oxford, OX1 3LF. Price: £13.50

Horace Plunkett (1854–1932) was the leading reformer of Ireland's principle industry. From landowning stock, after an Eton and Oxford education and ten years ranching experience in the American Middle West, he started his work in 1889 at a critical time for Irish agriculture. The old landlord system was breaking down. Irish tenant farmers were in the process of becoming the owners of their land but they had no scientific education or business training and were faced with increasing competition on the British market from the United States and the well organized agricultural industry on the continent.

Plunkett set off by advocating the co-operative ideal which had proved so beneficial in raising the living standards of the English working man. He soon found that, owing to Laval's invention of the mechanical cream separator and steam powered churn, the Irish dairy industry was poised for expansion and that the model to follow was that of Denmark.

After much initial discouragement from the press and politicians and suspicion from the farming community, his idea caught on to such an extent that by 1894 a central body, the Irish Agricultural Organization Society (IAOS), had been formed with Plunkett at its head, to co-ordinate the co-operative effort in Irish agriculture.

He soon went one step further in a letter to the papers in August 1895, suggesting that, since home rule was then in abeyance, Irish politicians of all parties should combine with businessmen to press for a Department of Agriculture for

Ireland. The instant response, the formation of the Recess Committee (which sat during the parliamentary recess of 1895/6) led to the establishment of the Irish Department of Agriculture and Technical Instruction in 1900 with Plunkett in charge.

Plunkett also made many enemies. He had entered parliament as a reforming unionist in 1892 and had consistently followed a middle course, but nevertheless he managed to offend almost everyone in Irish politics as his record shows: he was driven out of parliament by the unionists in 1900; he was forced out of office in the Department of Agriculture by the nationalists in 1907; he was denounced by Sir Edward Carson in 1919; and he was burnt out by the republicans during the Civil War in 1923.

Starting life as a moderate unionist believing that the Irish people were unfit for home rule, his own efforts had proved that, in a major sphere of economic activity, the Irish were capable of managing their own affairs. Thus, for purely pragmatic reasons, his opinions changed and, by 1911, he was for home rule for Ireland within the Empire.

The purpose of the book is to trace this process, and to examine the factors which influenced him to make such a complete change in stance. Plunkett's political career spanned the critical period in Irish history from the fall of Parnell to the Easter Rising, the Anglo-Irish Treaty and the Civil War. As a social reformer rather than a politician his efforts have been overlooked. He deserves to be recognized as one of the architects of modern Ireland.

Co-operatives in Third World Development, Workshops on Basic Issues and Case Studies

by Charles G. Enriquez

Published by Coady International Institute, Saint Francis Xavier University, Antigonish, N.S. Canada, 1986 404 pp.

This book is intended to provide students of co-operatives with a wide range of material relating to current co-operative issues, case studies, and developments with special reference to Third World country situations. It presents 12 workshop packages with extensive reading material from published books, reviews, and articles dealing with selected topics. The packages are so structured as to give students an opportunity to focus attention

on specific aspects of the topic under discussion. The topics include co-operative economics, co-operative action for disadvantaged groups, indigenous approaches and constraints for co-operative development, rural poverty, co-operative settlements and group farming, worker co-operatives, co-operatives and labour unions, co-operative insurance, and the role of governments in co-operative development.

(source: CUC news Service)

Structure and Functions of Co-operatives, a Textbook in Co-operative Studies

by Charles G. Enriquez

Published by Coady International Institute, Saint Francis Xavier University, Antigonish, N.S. Canada, 1986, 236 pp.

This textbook deals with co-operative studies not only from an academic standpoint but also from a professional perspective. "The material in it deals with the basics of co-operative experience as it has grown over the years from Rochdale to the world at large with special reference to developing countries", notes the author, a veteran of several years' experience with co-operatives in Europe, North America, Africa and Asia. The book is presented in two parts. The 18 lessons of the first part deal with basic co-operative principles and practices with an emphasis on organizational methods and management techniques; the

second part provides basic information about major international co-operative organizations that work for co-operative development.

The Centre for Study of Responsive Law says the task force conclusions, while troubling, may stir those active in co-ops to re-think how consumer co-ops can be enriched. Consumer co-operators in many parts of the world are doing just that and were doing so long before the Nader Task Force discovered consumer co-operatives. Nevertheless the task force analyses provide additional perspectives they may choose to consider in their search for enrichment.

(source: CUC news Service)

Co-operatives Today Selected Essays from Various Fields of Co-operative Activities

Published by the International Co-operative Alliance (ICA), Geneva Switzerland in 1986, 541 pp. Price: S.Fr. 60. — incl. p. & p.

At the 28th ICA Congress held in Hamburg in 1984, Congress delegates passed a resolution on co-operative research, recognizing "that adequate research is vital to generate co-operative knowledge and progress".

In the spirit of that resolution, ICA, with the active help of Dr. Laurinkari from the University of Helsinki, undertook to compile a book concerned with the principal questions related to various fields within the co-operative movement. That is how this book was born.

Thirty researchers responded positively to the request to write an article on subjects s/he thought relevant to co-operatives. Practically, all fields of co-operative activity have been embraced, allowing a closer insight into the concerns and questions co-operatives are faced with today.

The World is changing, so are co-operatives we need to understand the change, if we are to cope with it. This is the purpose of this book.

Lajos Varadi

Coming Shortly "ICA News"



Next Issue February 1987

The CLEAR / Plunkett Partnership Help Develop a Library in Bangladesh

Bangladesh has a population of over 100 million people in an area half the size of the U.K. 75 % of all employment is in agriculture which provides 57 % of the GNP. Crops are mainly rice, but also include wheat, pulses, tobacco, oilseed, sugarcane, vegetables, jute and tea. 75 % of the population are illiterate.

Tiny fragmented farms, flooding, a rural power structure, the high cost of land, credit, seed, fertilizer and pesticides impede production and keep the people in poverty. To improve the livelihood of the farmer and therefore of the economy, the Government has a strategy to provide farmers with water control and irrigation, credit, supplies and marketing and to strengthen support institutions. This strategy is being developed by promoting the co-operative system and is laying great emphasis on continuous training of both trainers and trainees.

To this end, and as part of the Second Integrated Rural Development Programme which is co-financed by the World Bank, a project funded by the British Government Overseas Development Administration (ODA) is being run by the CLEAR/Plunkett Partnership to improve the training organized by the Bangladesh Rural Development trainers and field development officers. The Board has its own Rural Development Training Institute in the north-west of Bangladesh at Sylhet and the team of

management and training specialists have been developing new courses with the trainers they are training by means of highly effective participative methods. To support the training programmes a library is being built and ODA is providing funds to equip the library with a core of specially selected books on co-operatives, management, training and extension techniques.

The Plunkett Foundation's Librarian, Elise Bayley, has been in Bangladesh for a month advising on the equipment needed, planning its layout, and ascertaining the requirements of the library's future readers through interviews with training specialists, tutors, rural development officers in the village "upajillas" (district councils) and also members of some co-operatives. Many other libraries in Bangladesh were also visited to study their holding and stock control systems and to explore sources of supply and the availability of library training in Bangladesh.

Once the library is built and equipped appropriate books will be selected, many of which will be purchased in the U.K. and shipped to Bangladesh. The collection of specialized and up-to-date material, shelved, catalogued and controlled in designated premises will form a nucleus on which a library with real potential in the field of training could be developed.