

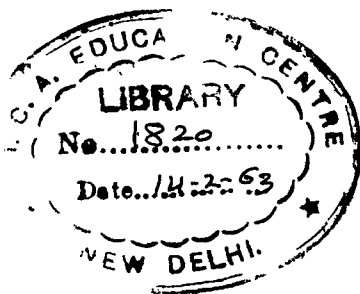
International Co-operative Alliance
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INTERNATIONAL
CO-OPERATION
1949-1957

VOLUME V

Reports on 74 National Co-operative
Organisations in 38 countries

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Foreword

Volume V of International Co-operation differs from its four predecessors in several important respects. It is not a collection of reports drafted by the I.C.A.'s affiliated Organisations and edited in the Secretariat, but rather a work planned and executed by the Secretariat, using its own documentary resources supplemented by material supplied by the National Organisations. As a result it has been possible to achieve much greater comprehensiveness and uniformity of treatment in outlining the progress made by the Co-operative Movement in the countries of the Alliance and relating it to its economic and social background.

At the same time the Secretariat gratefully acknowledges the assistance rendered by Mr. Lars Eronn, editor of *Kooperatören*, Sweden, in planning the Volume and writing some of the sections during his temporary service with the Alliance in 1957-1958, and by the several contributors who willingly wrote national reports conforming to the general plan or supplied other useful material. With their help it has been possible to present a picture of the Alliance and its members, as they pass through an important period of their history, with greater accuracy and completeness than previously.

INTERNATIONAL CO-OPERATION

Volume V

INTRODUCTION

The purpose of this Volume of International Co-operation is to trace in outline the development of the International Co-operative Alliance and its affiliated National Organisations during the eight years 1949 to 1957. In order to impart firmness to the outline, the economic and social background is also sketched in, but while indicating cause and effect, the Volume, like its four predecessors, will be almost entirely descriptive. Limitations of size and cost forbid any attempt at analysis of situations or discussion of controversial issues. The aim is to present the significant facts and trends of Co-operative development, supported by statistics where these are available.

The period covered by the present survey witnessed in many countries the completion of tasks of economic recovery and rehabilitation after the second World War and, in some, a transition to conditions which are coming to be accepted as "normal" today. This "normal" is characterised by economic and social standards, policies and structures which sharply distinguish the second from the first half of the 20th Century and present an even greater contrast to the 19th Century in which the majority of the most prominent National Co-operative Movements had their origin. Between 1949 and 1957, the endeavour to adapt Co-operative ideas, organisation and methods to situations which the founders of these Movements could never have imagined, demanded increasing thought, energy and capital.

These situations result from the complex interaction of technical, economic, social and sometimes political forces. Chief among these is the effort to maintain, if not full, at any rate high and stable employment through economic and financial measures designed to modify or avert those cyclical movements which provoked widespread, prolonged and in places apparently incurable unemployment between the two World Wars. On the one hand full employment demanded economic expansion and, if not rising, at least the avoidance of falling prices. In actual fact, the price rise almost everywhere outdistanced increasing productivity, got out of control and brought about inflation. On the other hand, full employment yielded high, steady earnings for many classes of workers, whose augmented spending power, while providing a market for expanding production, also made the economy more prone to inflation. Reinforced by the economic security measures of "welfare" states

and their active promotion of better low-cost housing, increased incomes led to rising standards of comfort and changes in the pattern of consumers' demand for goods and services.

The influence of scientific and technical advance was pervasive. In production a further stage of mechanisation—automation—while adding to productivity under large-scale operating conditions, began to create problems of displacement, re-training and re-absorption of labour. Nuclear fission promised still more radical innovations in power generation, chemistry and even agriculture. Of greater present importance, however, was the enormous expansion of automobile and air transport and their influence on markets, urbanisation and the modes of living of vast populations, rural as well as urban. While cities spread into the surrounding countryside through the development of new residential suburbs, easier transport to town encouraged migration from the land and accelerated the decline in the village population and the decay of rural culture.

Of special importance to the Consumers' Co-operative Movement was the fact that these changes gave added momentum to the transformation of distributive trade which was clearly impending after the second World War. In the majority of countries, distribution, especially retailing, had hitherto been largely immune from the application of ideas which had been accepted in industry for a century or longer. Large-scale enterprise, with its accompaniments of centralised management and control; standardisation of commodities, equipment and design; specialisation of functions; high capitalisation and low operating costs, burst with apparent suddenness into Western European countries from America, revolutionising the competitive position of the Consumers' Co-operative Movement and forcing a re-appraisal of its objectives, doctrines and structures.

The period covered by this Volume is notable further for the increasing attention paid to accelerating economic and social progress in regions where agriculture and industry are still carried on according to ancient traditions, largely unaffected by modern power-driven machine production. In all these regions there is a conscious deliberate attempt by Governments, supported by old and newly-created international organisations with technical guidance and finance, to bring about an industrial revolution comparable to that which had transformed the Western World in the previous century. The ultimate objective is parity of standards of living, as well as in other respects, with the most advanced nations. At an early stage it was recognised that the techniques of voluntary Co-operation had an indispensable role to play alongside of and complementary to the efforts of Governments and private enterprise. By the end of the period it was not easy to find a separately governed territory anywhere on the face of the globe where Co-operation, if not already established, was not at least the subject of serious experiment. Co-operation was thus acknowledged as an honoured ally in a world-wide campaign against want, ignorance and disease, continually extending its scope and limited only by the resources at its command.

CONSUMERS' ORGANISATIONS

The Consumers' Co-operative Movement is the branch of Co-operation most strongly represented in the I.C.A. Conversely, the I.C.A. includes the strongest consumers' co-operative organisations in the world. Nevertheless, not all consumers' co-operative organisations are strong and there is a clear distinction between the powerful well-established European consumers' movements, ranging from half-a-century to a century old, and the younger organisations of some Asian, African and American countries. The differences between the respective situations and circumstances of the two groups will be evident from the national reports and they justify separate consideration in this introduction.

The consumers' movements of Europe, North America and Australia have had to take the impact of the economic and social revolutions mentioned in an earlier paragraph. While on the whole they have continued to grow in membership, capital, trading volume and productive output, this growth has only been achieved at the cost of increased thought and effort and through the sacrifice of some time-honoured methods and forms of organisation. In other words, intensified competition has forced, almost everywhere, attempts at rationalisation through concentration of resources, centralisation of services and management and the creation of new, large-scale operational units. At the same time it has been observed in several countries that the expansion of capitalistic types of distributive enterprise, particularly chains of department stores or specialised retail shops, was proceeding more rapidly and making greater inroads into the traditional shopkeepers' share of retail trade.

Although these powerful competitors acted almost everywhere as pace-makers, the more alert and efficient Co-operative managers were often able to keep up with them and occasionally to take the lead. In the U.S.A. notably, suburban housing development gave unprecedented opportunities to consumers' societies, when they could apply the new techniques, to demonstrate their efficiency. What became imperative, however, was to improve rapidly the average performance of the consumers' societies as a body. The more this problem was studied, the clearer it became that what was needed was more than a radical change of policy—namely, changes of structure. On the one hand, in certain countries, the new needs emphasised what had long been apparent, that an excessive number of small, mutually-competing and overlapping consumers' societies were a source of weakness and a drag on progress. On the other, it came to be realised that the Movement's traditional two-decker structure of primary retail society and wholesale federation, which had met the demands of co-operative distribution so long as it was largely concentrated on staple foodstuffs, was not adequate to the requirements of the trade in the more durable consumers goods, especially if that were to be carried on in department stores. The example of Great Britain, where a large number of societies had been supplying durable consumer goods for many years, but had begun in the 1950's visibly to lose ground relatively to competitive traders, seemed conclusive.

The natural evolution from the food into the non-food trades as the Movement grew was in a sense "forced" by two external factors. One was the changing pattern of consumers' demand resulting from the higher standards of remuneration. An attempt was made by I.C.A. Economic Research Section as early as 1952 to measure this tendency, but the statistical groundwork was almost everywhere defective and apart from confirming the fact that the tendency was at work in all the countries examined and that the Movements' reaction was usually slower, the results were inconclusive. The other factor was less open to doubt because it was directly felt in competition, and that was the steadily diminishing profit-margins on food products. The super-market offering an assortment of food and non-food articles in regular or frequent household demand, and selling food at cost or a small percentage over cost price, while making its profits chiefly on domestic hardware and selected lines of clothing and footwear, had arrived and had to be faced. Simultaneously the tendency towards association and fusion between department store and specialist firms became steadily more pronounced.

One conclusion drawn by the more advanced consumers' movements was that the entry into the department store trade should be effected not so much by single societies as by nationally concerted action, possibly by the creation of new, specialised organs embodying new methods of collaboration between local societies and central federations. A notable example of such a specialised organ had already existed in Austria for a quarter of a century and the system was still further developed into six regional groupings in the period under review. Possibly the most striking of the recent examples is the organisation initiated by the Swedish Movement in 1956. The development of a large-scale housing programme in the Federal German Republic gave the Wholesale Society G.E.G. the opportunity of entering the furniture trade and building up under specialised management a chain of furniture stores.

As indicated earlier, the pressure of competition required not merely the creation of new distributive structures but the rebuilding of the old—a much more difficult task to be approached with considerable circumspection, since it required the sacrifice of the independence, often the separate existence, of local societies with a long and proved history. In France, this process had scarcely begun when the first World War broke out, but the reconstitution of the Movement after the war favoured the establishment of regional instead of the old local units. Reconstruction after the second World War on the whole tended in the same direction, and in the period 1949-1957 the French regional consumers' societies began to display their strength, not only in coping with the difficulties caused by a vacillating economic policy, but also in the relative ease with which they were able to adopt modern techniques. In Austria and Federal Germany local particularism had had short shrift under the Nazi regime and good leadership had largely prevented its revival in the 1940's. Elsewhere, as in Great Britain and Holland, the authority of national congresses had to be invoked, in the one

case to bring the opinions of independent economists and business consultants to bear, and in the other to sanction the efforts of the central federation to show how the Movement's retail network should be replanned and managed by a smaller number of units.

Not so far-reaching, but very effective in yielding economies promptly, was the reorganisation of the warehousing system carried out, notably in Denmark, Sweden, and Switzerland. The object, which was generally achieved, was to avoid duplicating handling and storage, not only between wholesale and retail societies each maintaining their own independent warehouses, but between local retail societies which would obviously save money by sharing a common warehouse with their neighbour societies.

All this reorganisation could not be accomplished without new capital. Apart altogether from the necessity to raise the members' minimum shareholding to counter-balance the rise in prices, it became necessary to tap fresh sources and to make sure that there existed no stagnant pools of unutilised capital which was not earning the interest paid upon it or was contributing little to the Movement's development. In this connection should be noted the emergence of such organisations as the Banks for Collective Economy in Federal Germany and the Central Bank for Consumers' Societies in Austria which, by pooling the savings collected by individual societies from their members, enabled them to be applied more effectively to the requirements of the Movement as a whole. It became steadily clearer that the power of societies to finance their own development entirely by capital collected from their own members or accumulated by depreciation and building up reserves, was diminishing and in some cases had vanished entirely. Resort to institutional financing was inevitable and with it the rôle of the Movement's banks and insurance societies became more important, especially where the development of the Co-operative distributive network required long-term investment in real estate. As an attempt to secure more capital from the individual Co-operator the family-savings system introduced in Sweden is noteworthy. Nevertheless the general tendency during the period was towards the central management of the Movement's capital resources in accordance with a nationally-conceived plan of development.

Entry into the trade in durable consumer goods brought with it an increasing deviation from the Rochdale canon of cash payment. Consumers' Co-operative societies could not hope to compete with private shops supplying refrigerators, washing machines, radio and television sets and furniture in general, unless they could offer equivalent or more favourable credit facilities. With few exceptions, as an enquiry by I.C.A. Economic Research revealed, the solution accepted was to adopt the same sort of hire-purchase contract as was employed in private trade. In the U.S.A. and Canada, however, the method adopted was to bring in the credit union to take charge of the banking aspect of these transactions, thus leaving the consumers' society in a position to sell for cash. The Swedish Movement had recourse to a similar system in which the savings banks took the place of the credit union. In France the co-operative credit

system was restricted to young married couples setting up house. The foregoing exceptions apart, the general consensus among co-operative managers appears to have been that competition made cash-trading in consumer durables impracticable.

The period 1949-1957 is not on the whole noteworthy for new productive ventures. The Finnish O.T.K. increased its productive enterprises from 22 to 30 in number including a new flour mill and a meat processing plant. The Dutch Movement completed the flour mill which assured its independence of the milling cartel. The German G.E.G. opened a new fruit and vegetable canner, a distillery, a factory for knitted goods and meat processing factories. Norway established a new footwear factory. The English C.W.S. opened an additional furniture factory and went into the production of mineral waters and fruit cordials. Two extensions of the Luma enterprise were set up in Norway and Great Britain respectively, through collaboration by the national wholesales with the Swedish K.F. In Sweden, Germany and elsewhere effort was mainly concentrated on reorganisation, along with specialisation and centralised planning, re-equipment and technical improvement. It is probable that the urgent need to hold the Movement's position in the national retail market diverted attention and resources to distribution. At the same time it was found that in self-service shops the co-operative product offered for sale alongside of private branded goods was the more often left on the shelves. Sometimes this could be remedied by better packing, but sometimes it was the product itself which needed improvement. In this way the new methods of distribution reacted on production policy and compelled measures of rationalisation designed to give co-operative factories the advantage of longer runs and co-operative shops the advantage of lower cost prices. A further consequence of the introduction of new techniques is the need for more careful recruitment, training and retraining of both sales and managing personnel.

Turning now to the consumers' co-operative organisations in Asia, Africa and South America, it must be remarked that their situation tended everywhere to be stagnant and sometimes retrograde. The reasons for this are both external and internal to the Co-operative Movement. The chief external reason is the disappearance of war-time shortages and regulations and the consequent re-appearance of ordinary competitive conditions. In the early and middle 1940's the formation of consumers' co-operatives had been encouraged and helped (sometimes financially) by governments as a means of checking black-marketing and profiteering in staple commodities in short supply. When the shortages disappeared and people could buy as much as they could afford, the internal weaknesses of the consumers' co-operatives were exposed. Established in haste in the emergency, they had rarely, if ever, made proper provision for either the education of their members or the training of their staffs. With indifferent members and committees, inefficient staffs and incompetent managers, they had little hope of survival, to say nothing of exerting an influence on the market in the consumers' favour.

To remedy this situation was the object of the technical assistance project carried out by the I.C.A. in Jamaica, which resulted after four years in the establishment of a regular training institute at Kingston. In Ceylon the effort to develop a consumers' co-operative movement around the government-managed Co-operative Wholesale Establishment made slow progress. A similar effort to develop consumers' co-operation from the top downwards through a Co-operative Wholesale Establishment in Ghana failed and was wound up in 1953. In Burma the consumers organisations had similar weaknesses but the wholesale society was taken in hand by technical assistance experts from the I.L.O. and in the course of years built up into a stable institution. The outbreak of war in Korea created shortages which the Malayan Government attempted to counteract by encouraging the formation of consumers' societies, supporting the effort with a loan to the Wholesale Society. The rise in prices was of short duration and the resultant losses when they fell again left the wholesale with a heavy debt to government which impeded its progress for years. In India attempts to use consumer co-operatives as a short-term palliative for emergencies have led to similar disappointments in several regions.

The general conclusion would seem to be that, in many of the less-developed regions, consumers' co-operation is not the form most urgently needed, however desirable it may appear. Retail trade is overcrowded, profit margins are insignificant, even though the cost of living is high, and there is little scope for dividends on purchases as a means of making the co-operative store attractive. It would seem that Consumers' Co-operation belongs to a later stage of co-operative development than these regions have yet reached, and that its introduction will need careful educational preparation of the members and thorough staff training in salesmanship and management if it is to gain a firm foothold. There is evidence, e.g., in Nigeria, that it may develop first in the form of general rural supply stores.

AGRICULTURAL CO-OPERATION

Postponing consideration of agricultural co-operative credit institutions to a later section, attention will be directed here to the organisations which handle agricultural products or requisites or which are concerned with actual cultivation.

In contrast to Consumers' Co-operation, the main strength of the International Co-operative Alliance in Agricultural Co-operation is to be found, not in Europe but in North America and South-eastern Asia. In Europe the agricultural Co-operative Movements of Austria, Denmark, France and Yugoslavia are represented in the Alliance by national apex unions. On the other hand, although there is a strong agricultural membership in both wings of the Finnish Consumers' Co-operative Movement, agricultural co-operation in that country is represented in the I.C.A. only by the celebrated educational and research foundation, 'Pellerwo-Seura.

In Italy numerous agricultural societies of all kinds, many of them long-established and successful, are enrolled in the two national unions, the *Lega* and the *Confederazione*. In Switzerland, the Union of East Swiss Agricultural Co-operative Societies (VOLG) is the only agricultural I.C.A. member.

In North America there are differences between Canada and the U.S.A. Whereas in Canada the great co-operative marketing organisations, the Pools, as well as the co-operatives supplying farm requisites, are linked with the I.C.A. through their participation in the Co-operative Union of Canada and the *Conseil National de la Coopération*, in the U.S.A. it is the agricultural supply organisations, notably the regional co-operative wholesales, rather than the marketing federations which support the I.C.A. through their membership of the Co-operative League of the U.S.A. The exceptional example of Israel apart, I.C.A. agricultural membership in Asia is concentrated in the south-eastern peninsulas and islands, but also includes what is possibly the world's most powerful organisation of its kind, the Central Union of Agricultural Co-operatives of Japan.

Elsewhere may be noted the agricultural co-operative organisations in Western Australia and Queensland which are affiliated to the Co-operative Federation of Australia and the developing organisations for marketing cocoa and other tropical products.

The broad differences between the agricultural co-operative movements of Europe, North America and Australia, and those of the other continents stem from their different stages of development. Among the former progress seems to have been greater, and perhaps easier, in supply than in marketing. For example, in Canada the position of the Wheat Pools and other marketing organisations, which handle altogether about one-third of the produce coming on the Canadian market, has remained more or less stable and suggests a certain saturation. The growth of co-operative purchasing among both English-speaking and French-speaking farmers has been much greater. There has been not only expansion in trading volume but also an advance in production, e.g., the manufacture of chemical fertilisers and the development of oil refining. The regional wholesales in the United States display the same tendencies, notably the Consumers' Co-operative Association of Kansas City. In this period the need for greater integration of co-operative services with a view, not only to reducing farm costs, but also to the defence of the farmers' independence against the menace of new commercial methods, came to be increasingly recognised.

Among the European organisations growth has generally been accompanied by conscious efforts to achieve greater consolidation and efficiency. Total membership has continued to rise faster than the total number of societies which here and there tends to fall. While the old-established marketing organisations hold their ground and sometimes a dominating position in their national market, e.g., for milk and dairy products, there has also been an extension of co-operative organisations to new spheres, e.g., fruit and vegetable marketing in Denmark, forestry in Austria.

A widespread feature, not confined to any continent, is the tendency for agricultural supply to become general rural supply. In practice the distinction between the needs of the farm and the needs of the farm household is difficult if not impossible to maintain, if only because the farmer's wife is not willing to be left out of any organisation by which her husband benefits. The tendency is reinforced by the marked preference shown in certain countries for the multi-purpose type of village co-operative society over the more specialised type. Iceland and Japan show very intensive development along this line.

In Asia and Africa noteworthy efforts were initiated to develop agricultural co-operative marketing, the effect of which extended beyond the period 1949-57. The wave of land settlement and rehabilitation which followed the independence of Israel, resulting in a greatly increased volume of production, compelled the formation of a new marketing organisation "Tnuva" which began business in 1957. In Malaya land rehabilitation on a much smaller scale is also linked with co-operative marketing.

The imbalance of the Indian Co-operative system revealed by the report of the All-India Rural Credit Survey influenced the Second Five-Year Plan in favour of a massive development of co-operative warehousing and marketing, supported by an expansion of government credit and investment at all levels. In Burma the agricultural co-operatives constitute the strongest branch of the Movement and if they are not yet so advanced in other S.E. Asian countries, there is no doubt that they are potentially of the greatest importance, because they meet a fundamental need. As yet, however, their functions are chiefly exercised on the lower levels, that is, in the collection and preliminary processing of member's produce. They lack secondary or federal organisations, strong and experienced enough to undertake bulk selling in distant markets or export. In a few cases they are restricted by government measures to operating within the country. The Ghana Cocoa Marketing Federation, which handled about one-fifth of the country's crop was limited to delivering to the Cocoa Marketing Board. Nevertheless where such restrictions are not in force enterprising societies, for example, certain coconut growers in Ceylon, have begun to reach out for trading connections with co-operative organisations in other countries.

CREDIT SOCIETIES AND BANKS

From the statistics in Synoptic Table III it is possible to gain an idea of the general growth of the central banking institutions attached to the I.C.A. The Table, however, does not present a complete picture because it ignores the national Co-operative Movements in which no central banking institutions existed during the period 1949-57. This is exemplified by Canada, the U.S.A. and India. While there is no apex bank for the Co-operative Credit Movement in India, the existence of a number of Central Banks,

each serving a single state must be borne in mind, and also the fact that the Agricultural Credit Department of the Reserve Bank of India plays a dominating role in financing both co-operative marketing and credit.

In the U.S.A. the remarkable phenomenon is the unexampled growth of the Credit Union Movement. In the U.S.A. itself, the total number of unions almost doubled, while the aggregate membership passed 10 millions. Besides expanding rapidly in Canada, where the Credit Union was welcomed, as in the U.S.A., as a more economical alternative to ordinary instalment buying, the Movement began to penetrate more and more the less-developed countries to the southward, not merely in the Caribbean Islands, but on the mainland of South America and even as far away as Chile. In Canada a central institution, the Co-operative Credit Society, was established in the last year of the period.

As is well known, the credit union is an adaptation to urban and industrial milieux of the Savings and Loan Association devised by F. W. Raiffeisen for rural conditions. The I.C.A. includes tens of thousands of these rural societies, as well as large numbers of other types, notably the People's Banks, first propagated by Schulze-Delitzsch in Germany, Luzzatti in Italy and Desjardins in Eastern Canada.

Banks constitute an element of growing importance in the Co-operative Movement in every continent, not merely because of the increase in their numbers, but also because of the growing volume of their business and resources—which expanded between two and three times in the period covered—and the trading organisations' more urgent need of capital. Each branch of the Movement thus tends to create its own special banking institution, unless a general Co-operative Bank is already in existence. Hence, besides the older banks like those attached to consumers' movements and that of the French Workers' Productive Societies, there are important new banks whose foundation falls between 1949 and 1957. Thus we may note amongst new specialised banks the *Zentralkasse* which serves the consumers' societies in Austria, the Industrial Bank for the Artisanal and Productive Societies in W. Pakistan, and the co-operative banks established in Mauritius, Nigeria (E. and W.) and Singapore for a more general clientele. The expansion of the Workers' Bank in Israel reflects the rapid economic development of the country as well as its own efforts, through creating a network of local branches, to be of greater service.

WORKERS' PRODUCTIVE AND ARTISANAL SOCIETIES

The relation between these two types of co-operative society, their differences notwithstanding, may justify their treatment under the same heading, just as they are associated in the same Auxiliary Committee of the I.C.A. Their development is by no means uniform. In Europe they maintain their position often with difficulty in face of the expansion of large-scale, highly-mechanised enterprises

working for mass markets. The artisanal societies in Austria, like the co-partnership societies in Great Britain and the workers' productives in Italy, tend to decline in numbers even if their trading volume still remains stable. France is the remarkable and encouraging exception. Here there has been a rejuvenation since the second World War. New societies have been formed and younger men came to the fore with the result that, despite the country's apparent instability in its economic and financial policy, the rise in the production index of the workers' productives has exceeded that of industry as a whole. New construction of various kinds has encouraged the formation and development of societies and federations in the building trades in France, and to some extent in Italy also. In Great Britain some groups of professional workers have shown an interest in forming co-operatives.

Outside Europe may be noted a rapid expansion of workers' productives in Israel until 1951, but afterwards a decline, probably due in part to over-hasty development. In countries farther east the importance of artisanal co-operatives as an aid to rural unemployment or under-employment has been generally recognised, and much attention has been given to their problems and their formation, encouraged occasionally with technical assistance under the U.N. Programme, in India, Pakistan, Ceylon and Burma. In the Western Hemisphere, Mexico is pre-eminent for its workers' productives, which are to be found in industries as widely different as salt mining and baking, and also run large enterprises like the Blue Cross cement works and the two important newspapers *Excelsior* and *La Prensa*. In Africa, a first venture in co-operative production by tailors is reported as successful in Ghana.

CO-OPERATIVE HOUSING

Between 1949 and 1957 the importance of finding satisfactory solutions to housing problems was first recognised in all its urgency as second only to nutrition. These were, and are not, problems for the less-developed countries alone. Even in the most advanced industrialised countries, large sections of the population were admittedly under-housed, in the sense that they were paying too much in rent and purchase prices for inadequate accommodation which, besides being too small, was ill-sited, ill-designed and ill-equipped for family needs.

This realisation of the importance of housing has been reflected in the creation by the I.C.A. of a specialised Auxiliary Committee on Co-operative Housing and the steady affiliation year by year of national Federations of Co-operative Housing Societies. Hence the present volume of International Co-operation contains more references to co-operative housing than any previous one. The reports reveal in general a steady, sometimes rapid expansion of existing, as well as the formation of new housing co-operatives, and, in addition, increasing support for co-operative housing on the part of the consumers' movement, exemplified in the "Haka" societies sponsored by the Co-operative Union K.K. in Finland.

At the beginning of our period the great stronghold of co-operative housing was in northern and western Europe—Scandinavian countries, the German Federal Republic, Switzerland, France all had hundreds of housing co-operatives, the majority grouped in strong federations. The federations provide organisational and technical guidance, finance—often serving as channels for housing allocations from the State's budget or for government loans—and promote common action of various kinds—e.g., the joint purchase of building materials. Co-operative housing in the U.S.A., which had been known for almost thirty years in New York and some other cities, received a great stimulus with the adoption of a Federal Housing Programme which made special provision for it.

In Asia, co-operative housing made promising beginnings, encouraged by government to play its part in new urban development in such centres as Karachi and Bombay. Government servants were pioneers of co-operative housing in Malaya and Singapore where the societies formed a federation. Progress in Asia is on the whole slow because industrial development makes heavy claims on government finance, and private saving and investment are relatively undeveloped. A notable exception is Israel, where the influx of immigrants, supported by outside finance, supplied both the need and the means, and the workers' organisation, *Solel Boneh*, built 154,500 dwellings of various kinds. The beginnings of co-operative housing in Africa (Eastern Nigeria) also belong to our period.

A co-operative institution which made a great contribution to individual house building and purchase between 1949 and 1957 is the British Co-operative Permanent Building Society. Despite its name, this is in reality a savings and loan institution, one of the three or four largest of its kind in the country. In the seven years of our period it multiplied its share capital four times. The law governing this type of society regrettably prevents the C.P.B.S. from making a more direct contribution to co-operative housing.

FISHERY SOCIETIES.

It was also between 1949 and 1957 that observers of economic and social development first became aware of the actual and potential importance of Co-operation in the fishery industry. More than a quarter of the countries covered by the present Volume report co-operative organisation of one kind or another in their fishing industries, and these countries represent Asia, America, Europe and Africa. The differences in development from country to country are enormous. In Ghana, for example, where the movement dates from 1954, the first ventures were marketing societies on a small scale. Similarly in Sudan, the fishermen in the White Nile were beginning to make a success of exporting sun-dried fish. At the other end of the scale are the well-integrated movements like the Japanese, which groups over one million fishermen in 5,000 societies affiliated to a national federation. In Canada fishery co-operatives are widely spread and probably strongest in British

Columbia. The Movement exists not merely on the eastern and western coasts but has found support in recent years among fishermen working the lakes and rivers of Saskatchewan and Ontario. Over 20 per cent of the Mexican output of fish is marketed through fishermen's co-operatives, but new development is restricted because of their dependence on private resources.

Turning to Europe we may note, in addition to Denmark and Italy, where the fishermen's societies are well organised for marketing and the supply of equipment, the remarkable enterprise of the German Wholesale Society G.E.G. in organising fishery and fish distribution in the consumers' interest. Its subsidiary, the Collective Deep Sea Fishery Society has about 20 vessels which regularly work the fishing grounds of the North Atlantic in order to supply both its canning factories and the retail shops of the consumers' societies.

In Asia, the encouragement of fishery co-operatives has been a special concern of the competent government departments, notably in Burma and Ceylon.

CO-OPERATIVE INSURANCE

The growth of Co-operative Assurance between 1949 and 1957 is indicated by the figures in Synoptic Table IV. In that interval a number of the national institutions have doubled or even trebled their premium incomes and their policies and assets in similar proportions. Several of them emerged as institutions of the first magnitude in their respective countries and began to attract public attention by constructing imposing headquarters. The Belgian *La Prévoyance Sociale*, already well-known for its sanatoria and clinical institutions, built a skyscraper on the most conspicuous site in Brussels. But the power of these societies was also felt in the support they were able to give, through loans and investment in real property, to the expansion of Co-operative trading and industrial enterprise, as well as in the competition they carried on against the more ordinary kind of insurance companies. This competition took the form, not only of lower premium rates, bonuses and other concessions to their clients, but also of new forms of insurance and the assumption of risks or provision of new benefits in advance of other concerns.

In India the nationalisation of life insurance was a grievous setback for the regional Co-operative insurance societies, but they resolutely continued to develop their business in other fields. New societies were established in Pakistan in 1949 and Malaya in 1956. Both have been assisted by the Co-operative Insurance Society in Manchester, which has trained some of their officers, lent members of its staff and provided technical guidance in other ways.

EDUCATION, TRAINING, PROPAGANDA

Co-operative propaganda and education have been powerfully influenced by the economic and social changes which altered the

competitive conditions for Co-operative business enterprise. The direct effect of competition was to force the consumers' movements of the Western European countries especially to extend and modernise their systems of employee training. Greater specialisation of courses, more frequent re-training, the extension of training into higher branches of management were increasingly recognised as necessary. In consequence much attention was given to the establishment or modernisation of central training schools as, for example, by the consumers' movements in Austria, Finland (K.K. Union) Federal Germany, Norway and Switzerland and by the agricultural co-operative movements in Austria, France and Iceland. The British Co-operative College and the National Centre of Agricultural Co-operation at Paris began to train increasing numbers of students, the majority of the government officials, from overseas. Central co-operative colleges were established in Ceylon, India, Indonesia and Malaya. Here again the primary necessity was to train officers for supervisory work under the Co-operative Ministers or Departments, but as time passed it became possible to pay greater attention to the needs of co-operative employees, managers and secretaries.

The foregoing developments presented relatively simple problems of which the solution was not difficult where finance and suitable teaching staffs were available. To provide education for members was much more complex and required experiment and not a little guesswork in dealing with social influences very difficult to gauge, and almost impossible to anticipate. In the less-developed regions illiteracy was to some extent an obstacle to co-operative enlightenment, though this could be surmounted where there was money enough to convey the co-operative idea through films, pictures and other audio-visual aids. This was precisely the object of the mobile public address units supplied to Ghana and Burma by the I.C.A. under its technical assistance scheme. In the more advanced countries not illiteracy, but a distaste for reading matter requiring overmuch mental concentration, became manifest as the influence of mass-communication media extended. Co-operative members' journals had to lighten their contents and brighten their appearance—in short convert themselves into general magazines in which Co-operation was indeed mentioned but hardly systematically preached. The Movement's technical journals, on the other hand, tended to become more specialised and informative. In Great Britain the Co-operative Press brought out a new quarterly review devoted entirely to management and administrative policy.

Almost everywhere increasing difficulty was encountered in persuading people to leave their radio and television programmes in order to attend meetings. This affected most severely the business meetings of primary societies but also made the traditional forms of adult education less effective. A different approach to economic and social questions became necessary. However, a new educational field opened up when people began to realise that as consumers they knew too little about the new products, especially textiles and plastics, introduced in ever larger quantity and variety on the

market, and that they could not always rely on the processes undergone by different kinds of food before reaching the retail shop or supermarket. It was the President of the I.C.A., Marcel Brot, who pointed out that the proper approach to co-operators was no longer in their capacity of shareholders but rather in their capacity of users of commodities. Nevertheless the Movements were not quick to recognise what that observation implied in terms of educational method and organisation.

The realisation that co-operative business operations would have in the future to be carried out by larger and larger units increased the concern of thoughtful co-operators everywhere as to how the Movement's democratic character was to be maintained. The typical co-operator might degenerate into a mere customer, losing that sense of participation and that organic link with his society which is the essence of Co-operation. It cannot be said that by the close of our period the magnitude of this danger, still less the best methods of averting it, had been widely recognised. Nevertheless, the existence of consumers' movements where an extremely progressive business policy was supported by an effective system of member education showed that the problems it presents can be solved. It is no accident that these were the Movements which recognised the importance of attracting the interest of women and young people and were constantly trying new means of arresting their attention.

THE GROWTH OF THE I.C.A.

In 1949 the International Co-operative Alliance consisted of co-operative organisations of various types ranging from national Confederations to primary societies in 31 countries, of which 20 were in Europe. Of the other 11, there were 4 in Asia, 4 in the Americas, 1 in Africa and 2 in Oceania. By 1957 the member countries represented in the Alliance had increased to 41, of which 20 were European, 7 Asian, 7 American, 5 African and 2 in Oceania. For the first time the number of European was exceeded, if only by the lowest possible margin, by the number of non-European countries.

The growth of the I.C.A. proceeded not only by penetration into fresh territories, but also by the accession of new members in countries where there were already affiliated organisations. In this way the membership became steadily more varied and more representative of the different forms of Co-operation. In certain European countries, notably Austria, France and Belgium, the majority or even all of the apex unions embracing special branches of Co-operation, as well as a number of secondary institutions, one after another sought affiliation with the Alliance. The International Co-operative Movement has thereby gained, not only in size, but also in cohesion. Noteworthy is the adhesion of a number of the most important European co-operative housing organisations which has accompanied the developing activity of the I.C.A.'s Housing Committee.

Another factor revealed by an examination of the statistics is the steady growth, year by year, in the membership of the primary co-operative societies linked with the I.C.A. through their national federations. The aggregate membership figure, less than 100 million in 1931, was close upon 140 million in 1957. There was also a steady alteration in the relative importance of the membership of different types of co-operative society. Whereas in 1949 about three-fifths of the I.C.A.'s aggregate individual membership was enrolled in consumers' societies and about one-third in agricultural and rural credit societies, in 1957 for the first time the total consumer membership, while greater in absolute figures, amounted to a little less than half of the aggregate, while the agricultural membership reached about two-fifths. This is, of course, the direct result of the expansion of the Alliance into regions of Africa and Asia where the population lives mainly by agriculture and adopts Co-operative organisation for agricultural marketing, supply and credit. All the available evidence pointed to continued progress in the same direction after 1957.

However, the expansion of the membership of the Alliance did not bring any proportional increase in its revenue. The Congress at Copenhagen in 1951 amended the Rules so as to increase the subscription scales by 20 per cent, but in the following years the benefit of this increase was constantly eroded by inflation and other conditions which diminished the internal and external purchasing power of the £ sterling. Moreover, the new affiliates for the most part were young organisations with slender financial resources, and some of them needed a dispensation from payment of subscriptions at the full rate. The adoption by the Paris Congress of 1954 of a new Rule enabling organisations not fully independent of governmental direction to join the I.C.A. as Associate Members pending the attainment of complete autonomy did not add appreciably to income. The housing of the Secretariat in a permanent headquarters, the development of its work and the increase in its personnel, all entailed larger expenditure which confronted the Executive in 1957 with a situation in which an appeal for larger contributions from the members and ultimately a wider basis of assessment requiring further amendments of the Rules were seen to be inevitable.

At the beginning of the period under review the I.C.A. had three specialized international committees, known as Auxiliary Committees, and dealing respectively with problems of Insurance, Banking and Workers' Co-operative Production. Two other Auxiliary Committees, one for Agricultural Co-operation, the other for Housing, were already contemplated and began work in 1951 and 1952.

The activity of these committees has not developed on a uniform pattern, but each in its own way, after an initial period in which the members were gaining precise knowledge of the character and problems of all the organisations represented, engaged in practical work going beyond mere consultation. For the Insurance and Banking Committees, there were obvious possibilities of co-operative business relations in their respective spheres. Re-insurance

contracts, through which the risks borne by any one national insurance society are distributed among a number of societies, have steadily increased in number throughout the period. The gradual relaxation of restrictions on payments from one country to another also encouraged the Co-operative Banks to use one another's services in transactions involving international transfers of money. In both these ways the committees have made an increasing contribution to the solution of the Movement's present financial problems by conserving co-operative capital for use by co-operative enterprises for co-operative purposes.

The Committee on Workers' Co-operative Production has done valuable work since 1953 in documenting this branch of the Movement and making generally available essential information about the situation and achievements of the co-operative productive and artisanal societies engaged in the same industry—e.g., building, metal manufacturers, printing—in different countries. It has also sponsored technical training courses, with international participation, in the building industry.

The Committee on Housing has done valuable work in enabling its members and their organisations to make international comparative studies of the financial, technical and social problems involved in low-cost housing. A study of housing finance in Western Europe published in English, French and German, had a wide circulation and was received with appreciation by international organisations concerned with housing. Another study resulted in the drafting of model rules for co-operative housing societies which have also found readers in many different countries. Increasing attention to the housing problem all over the world and recognition of its social importance has drawn the I.C.A. Housing Committee more and more into working relations with the United Nations and its Specialised Agencies, more particularly, the Bureau of Social Affairs, the I.L.O. and the Economic Commission for Europe. In 1957 a member of the I.C.A. Housing Committee began to attend regularly the meetings of the E.C.E. Housing Committee.

The Committee on Agricultural Co-operation encountered considerable initial difficulties because of its unstable membership, and the relatively low representation in the Alliance of European agricultural co-operative movements. At a later stage, it was acknowledged that the work of the Committee in studying agricultural co-operative problems would be assisted by the appointment in the Secretariat of a co-operator with special experience, and this was accordingly done at the end of 1957.

Under the shadow of the impending revolution in distributive trade, the Copenhagen Congress of 1951 agreed to the formation of a Committee on the Rationalisation of Commodity Distribution which investigated during the following three years problems relating to self-service, retailing, stock-control and cash-control. Experience showed, however, that such a committee was not the most suitable instrument for the intensive study of distribution the dynamic situation demanded. Moreover the need for more energetic

action to promote international co-operative trade, besides technical collaboration between the wholesale societies, had been generally recognised after the special paper read at the Paris Congress of 1954. The best solution, after prolonged discussion, appeared to be the constitution of an auxiliary committee which, under the name of the Co-operative Wholesale Committee held its first meeting in December, 1956. The problems of retail distribution could obviously not be handled adequately by this committee, and it was accordingly decided to set up a similar auxiliary committee for retail distribution, which held its first meeting in 1958.

The growing importance of the Auxiliary Committees and their work necessitated fresh arrangements whereby the Authorities of the Alliance could maintain closer touch with their activities. It was therefore provided that the Auxiliary Committees should, as a general rule, convene meetings at the same time and place as the annual meeting of the Central Committee, so that members of the Executive or Central Committee could be present. In addition each Auxiliary submits an annual report to the Central Committee and its chairman and secretary are in attendance when the report is considered. The practice has been further extended of consulting the Auxiliary Committees on questions of I.C.A. policy and of associating them with the consultative relations maintained by the I.C.A. with the United Nations, its Specialised Agencies and other International Organisations.

In its new headquarters, the I.C.A. was also able to develop another aspect of its work in fields not covered by the auxiliary committees. This consisted in bringing together in special conferences or working parties the technical experts of the different national organisations for the exchange of information and ideas with a view to more effective collaboration on the international level. Thus working parties on Co-operative films and on Co-operative documentation and library services have contributed to the improvement of the work of the national organisations. The librarians, in particular, by continuing to hold regular biennial meetings have been able to set up a permanent system for the exchange of library information besides rendering important help to new libraries established by co-operative organisations in the newly developing countries.

Rather more ambitious was the conference of Co-operative Publicity Officers convened in London in November, 1956, which discussed almost every aspect of Co-operative advertising and publicity. The participants were able to gain a clear idea of each other's work from an exhibition of publicity material arranged simultaneously.

Despite continual difficulty due to inflation, which tended at once to increase costs and to reduce the expenditure of co-operative organisations on printed matter, the I.C.A. has maintained and even added to its regular publications, besides issuing some noteworthy books and brochures. The *Review of International Co-operation* has lost some circulation in its English edition, since the

slow increase in non-European countries did not compensate for the heavy reductions made by British members where societies' education funds diminished from 1952 onwards.

Although by 1957 the *Review* had subscribers in some 80 countries, the total circulation of its English, French and German editions remained under 5,000. Its material however reached a much wider public through the re-printing of many of its most important articles in the journals of the national Movements.

In 1950 the I.C.A. began to publish a quarterly economic review *Cartel* in English and French editions. While to begin with its chief field of study was, as its title indicates, the development of trusts, cartels, restrictive business practices and the legislation passed to control them, its standpoint has always been that of the consumers' economic interest. It was quite natural therefore that, as the need for consumer information and protection became more generally recognised, *Cartel* should extend its field of study and appeal to a wider circle of readers than those specially concerned with restrictive practices.

Throughout the period 1949-57, the I.C.A. continued to issue its stencilled *News Services, Co-operative and Economic*. From 1952 onward it resumed the publication of the *Digest of the Co-operative Press*, a summary of opinion on topics of international interest expressed in the journals of the national movements. In 1955 the *I.C.A. Film Bulletin*, giving information about new Co-operative films and new developments in film technique of interest to co-operators was first issued and it has since continued to appear three or four times yearly.

The special publications of the I.C.A. during the period include full reports in English and French of the Congresses of 1951, 1954, and 1957, Volume IV of *International Co-operation* (in 1953) and re-issues of its *Directory of the Co-operative Press* and *Catalogue of Co-operative Films. The Statistics of Affiliated National Organisations*, the last triennial volume of which in printed form appeared in 1951, have subsequently been stencilled and published yearly. A small brochure for co-operators in general, explaining the aims and work of the I.C.A., was first published in English in 1954, followed by a French edition a couple of years later. *Co-operation in World Economy* by Thorsten Odhe, first published in 1947, was revised and re-written by the author in 1955-56 and a second edition published in 1957.

The educational work of the Alliance has been able to extend beyond Europe and become somewhat more diversified, thanks to the understanding and financial aid of the Adult Education Branch of Unesco. The annual International Co-operative School has been convened regularly in Europe in different centres at the invitation of the national organisations. The attendance has averaged just over 60 from 12 or more countries and the participants consist increasingly of young employees and officials of the Movement, almost entirely European, with a sprinkling from Asia, Africa and America.

In 1953 and 1956 two special seminars were held for women at

Compiègne and Innsbruck respectively, with a study programme specially designed to further the active participation of women in co-operative affairs, their training for leadership and the awakening of housewives to their power, when united, as consumers and spenders of family incomes and their responsibility as mothers, for the education of children for co-operative and civic life. Women co-operators from America, Africa and Asia were granted financial aid in order to attend these seminars. The I.C.A.'s first course outside Europe was held in Jamaica in January, 1955, when co-operators from 12 countries took part in a fortnights' seminar on economic, social and educational problems of the Caribbean region. In 1957 the I.C.A. began to plan a Seminar for non-Europeans on Agricultural Co-operation in Europe, which was actually realised at Carcassonne in France in 1958.

From the preceding it will be evident that the attention of the Authorities of the Alliance was tending to be drawn to an increasing extent to the development of Co-operation in the economically less-advanced regions where the Movement was not yet firmly established, although its potentialities were recognised as immense. In 1953 the Central Committee agreed that certain unused balances of former relief funds should be combined to form the nucleus of a Development Fund, for technical assistance to young and struggling co-operative organisations in newly-developing countries. The Paris Congress of 1954 decided that the I.C.A. should draw up its own programme of technical assistance in Co-operation, financed from its own funds. The Executive immediately set up a Technical Assistance Sub-Committee which laid down certain guiding principles for this new branch of the I.C.A.'s activity. First the Alliance's programme would not compete or overlap with those of the inter-governmental organisations but rather supplement their work. Second, the I.C.A.'s contribution would be made in the fields of education, propaganda and training and the Fund would not be used to finance economic undertakings. Third, that a short-term programme should be envisaged, on the results of which a long-term programme could ultimately be based.

In the following three years a number of projects were carried out, in the form either of providing co-operative organisations with equipment for their educational work, e.g., audio-visual apparatus, a printing press, or of training for selected persons, e.g., a Chilean Co-operator who had three months' training at Antigonish, Canada, in adult education methods specially suitable for the development of thrift and credit societies. More important, the foundations were laid of comprehensive long-term action in one of the most important regions for Co-operative development, South East Asia. In the winter of 1955-56, a European co-operator experienced in both agricultural and consumers' co-operation, Dr. G. Kéler (Sweden) carried out a mission of enquiry for the I.C.A. in the course of which he visited most of the countries from Pakistan in the West, to Japan in the East, making contact with co-operative organisations and government departments responsible for promoting Co-operation.

On receiving Dr. Kéler's report, the Authorities of the Alliance decided at once that a conference must be convened in South East Asia to enable a strong delegation from the Alliance to discuss the problems of co-operative development with the co-operators of the region and obtain their advice on the action which the I.C.A. should take. This conference actually met at Kuala Lumpur in January, 1958. Before then, however, it had been generally agreed that a conference or even a succession of conferences was not enough, but that the Alliance should establish a regional office in South East Asia to maintain uninterrupted contact with the Co-operative Movements not merely to assist their progress, but also to enable them to play an effective part in the work of the Alliance.

Meanwhile, the experience gathered through the various technical assistance projects pointed to the need for more comprehensive thinking on the great question of the promotion of Co-operation in the less-developed regions of the world. This was accordingly made the principal question on the agenda of the Stockholm Congress of 1957 and its discussion was all the more effective because of the unprecedented strong representation of the Alliance's Asian, African and Caribbean members. The resolution adopted by the Congress re-affirmed the desire of the I.C.A. to collaborate in Technical Assistance with the U.N. and inter-governmental organisations, appealed to the national organisations to continue to contribute generously to the Development Fund and to the various economic organisations of the Movement to create wherever practicable business connections with co-operative organisations in the less-developed countries. The resolution further recognised the need for accepting the promotional work of the I.C.A. as one of its main functions by instructing the Central Committee to submit to the next Congress proposals for placing this work on a regular and adequate financial basis.

Between 1949 and 1957 the Alliance also gained valuable experience in working with the United Nations, its specialised agencies and various other international governmental and non-governmental organisations, the number of which grew in a remarkable way throughout the period. Not all this experience was satisfactory from the standpoint of the success achieved by the Alliance in gaining its objectives. Even in failure, however, essential lessons were learned concerning the real difficulties to be overcome in developing international collaboration.

After unsuccessful efforts to induce the U.N. Economic and Social Council to consider the problems of the equitable utilisation of the world's oil resources, particularly those of the Middle East, the I.C.A. established good working relations with the U.N. Secretariat on the question of international control of restrictive business practices, on which subject the U.N. set up an *ad hoc* committee of enquiry in 1957. Through its Economic Research Section the I.C.A. supplied much information and various suggestions for the consideration of this Committee, whose labours however proved in the end largely fruitless when the Economic and Social Council decided

against international action but decided instead to recommend national governments to act unilaterally.

By contrast, I.C.A.'s efforts to work with U.N. authorities in particular fields of practical work gave greater satisfaction. Housing is one of these and the French member of the I.C.A. Housing Committee has sat regularly with the Housing Committee of the Economic Commission for Europe since 1957. The increasing interest of the United Nations in community development led to more frequent contact with its Bureau of Social Affairs. In May, 1956, the I.C.A. joined the committee of non-governmental organisations which advises on the work of the United Nations Children's Fund (UNICEF). The ensuing collaboration resulted in the joint production of a remarkable documentary film *The Garden of Gujerat* which showed how co-operative organisation at once solved the milk marketing problems of the Indian farmers and provided milk in abundance for the under-nourished children of Bombay City.

Contact with United Nations authorities in New York and Geneva has been maintained since 1950 through a regular representative at each centre. The resources of the I.C.A. did not permit however of frequent representation at U.N., I.L.O. or F.A.O. meetings held outside of Europe. Yet as the membership of the I.C.A. in Asia, Africa and America increased it became possible to arrange for officers of affiliated national organisations to attend sessions of the Regional Economic Commissions and seminars or technical meetings on Co-operation.

Particular mention must be made of the I.C.A.'s collaboration with Unesco from 1952 onwards. Throughout this period the Alliance has been represented on the Consultative Committee for Adult Education by Mr. Ch-H. Barbier and thereby has not only assisted in shaping Unesco's policy on adult education but also benefited by Unesco's help, as already indicated, in the extension of its own educational work. Closely related are the workers' study tours organised by the Unesco Exchange of Persons Service, at first in Europe and later in Asia and Latin America. The educational effect of these tours and exchanges in improving international understanding especially where Co-operative employees of two different countries could take over one another's work, can scarcely be over-estimated. The I.C.A. has not only been represented by Mr. Barbier on the Selection Committee which decides what grants should be made, but has also given regular assistance with organisation. Other Unesco departments with which good working relations were established are concerned with Youth and Mass Communications. In 1953-54 the I.C.A. carried out on behalf of the Social Science Division a research study on the contribution of Co-operation to the education of citizens in rural communities.

Throughout the period the I.C.A. has maintained contact with the special departments of the International Labour Office and the U.N. Food and Agriculture Organisation which dealt with co-operative affairs. Its representatives also regularly attend the Conferences and meetings of the governing bodies of these two

organisations. At the end of 1955 the I.C.A. took the initiative in proposing a meeting with the Director General and members of the Secretariat of I.L.O. at Geneva in order to bring to their notice developments in the co-operative field of which they appeared to be insufficiently aware. The meeting was held at Geneva in January, 1956 and was so profitable that it was repeated two years later. A little earlier, in the autumn of 1955, a similar interview with the Co-operative experts of F.A.O. produced constructive suggestions which bore fruit in later years.

A natural consequence of these events was closer collaboration with other international organisations standing in the same consultative relation to U.N. and its Specialised Agencies as the I.C.A. The International Federation of Agricultural Producers began to invite the I.C.A. to send observers to its various courses and meetings, notably those of its committees directly charged with the study of problems of agricultural Co-operation. A greater realisation of the common interests of both organisations in the defence of Co-operative Movements against attacks of hostile trading groups and the promotion of Co-operation in the developing countries was thereby achieved.

Similarly, the far-reaching changes in the techniques and organisation of distributive trade accentuated the common interest which the I.C.A. has with the International Chamber of Commerce in this field of commerce. The regular attendance of an I.C.A. representative at meetings of the I.C.C. Commission on Distribution and at the corresponding section of its Congress, as well as the exchange of documentation was therefore continued throughout the period.

In order to complete the picture it is necessary to mention certain inter-governmental bodies, regional in scope, with which the I.C.A. has had mutually helpful relations. The Organisation for European Economic Co-operation, and especially its European Productivity Agency, has produced studies of great value as guides to Co-operative policy in regard to distribution and the creation of economic communities. The Organisation of American States (Pan-American Union) through its Co-operative Section has given the I.C.A. useful guidance in the development of the Movement in Central and South America. The Commissions for the South Pacific and the Caribbean respectively also consult with the Alliance from time to time on Co-operative matters arising in their regions.

In all these various ways between 1949 and 1957 the Alliance became involved in Co-operative action all over the globe. This, as well as the increase in its membership in Asia, Africa, and America, began to affect, not only the relative importance of different elements in its composition, but also its outlook and activities. The period reviewed in this Volume was therefore one of cardinal importance in its history, for the Alliance became conscious as never before of its mission as the organ of a world Movement "Without Boundaries."

W.P.W.

ARGENTINA

Organisations affiliated to the I.C.A.:
 Federación Argentina de
 Coopeativas de Consumo

Area: 2,778,428 sq. km.
Population: 20,252,300
 (est. 1958).

Among the Latin American countries Argentina is second only to Brazil in the strength of its Co-operative Movement, having 2,780 societies against the latter's 3,933. Co-operation has made the greatest progress in the provinces of Buenos Aires (669 societies), Santa Fé (631 societies), and Córdoba (466 societies). The proportion of Co-operators in the population of the whole country is 9.59 per cent, an increase of 5.59 per cent over 1949. Over half is in the Province of Buenos Aires alone. Taking 1949 as a basis, the figures for 1956 show an increase in the total number of societies of 96.7 per cent (1,367), in the number of members of 168.6 per cent (1,185,228), and in trading of 797.4 per cent (pesos 9,649,305,752).

From 1943 to 1955, that is during the period of the Perón dictatorship, the Co-operative Movement in the Argentine continued to make progress; so much so indeed, that the Federation of Argentine Consumers' Co-operatives, after being attacked, was captured

THE CO-OPERATIVE MOVEMENT IN ARGENTINA DISTRIBUTION BY TYPE—1956

Type of Society	No. of Societies	No. of Members	Paid up Capital \$ million	Turnover \$ million
Agriculture	775	285,902	434,641,000	4,306,302,065
Cotton	41	15,448	67,831,900	510,020,662
Consumers'	306	364,456	335,181,300	604,911,804
Credit	141	151,418	134,124,700	740,324,308
Electrical	277	271,219	145,334,100	98,142,293
Education and Schools	16	6,668	2,275,165	803,598
Flowers, Timber, and similar produce	29	1,295	5,358,400	45,262,366
Stock Farmings	40	14,464	14,539,200	187,078,864
Farming	20	4,043	2,976,600	20,131,247
Market Gardening	20	4,587	6,971,400	35,233,542
Mining and related activities	14	1,492	2,237,700	55,117,597
Insurance	31	622,040	19,368,600	102,853,637
Dairy Produce	481	41,481	120,082,000	934,226,710
Textiles	16	1,404	75,392,500	211,233,710
Transport	111	6,193	54,785,900	244,697,752
Miscellaneous	126	21,220	43,135,000	215,064,930
Vineyards and Fruit	96	6,912	115,575,900	407,823,056
Housing and Construction	32	6,635	19,176,800	22,941,990
Yerba Maté and Tobacco	18	11,396	37,188,000	519,382,090
Supply	190	49,887	101,552,700	1,597,811,274
TOTAL	2,780	1,888,160	1,737,728,865	10,859,363,505

by the ruling party, and certain types of society were promoted as a matter of government policy to help in achieving the aims of the Five-Year Plans. Furthermore, since Co-operative societies enjoyed certain exemptions from taxation, many private business concerns formed fraudulent co-operatives with a view to taking illegal advantage of these privileges. Such action, of course, did great harm to the reputation of the Argentine Co-operative Movement. In 1953, after the expulsion of Bernardo Delom and other leaders of the Federation, the affiliation to the International Co-operative Alliance of the Federation was suspended. Since the fall of Perón in September, 1955, the Movement has been systematically purged of these fraudulent societies. For this reason, at the end of 1955 the total number of societies had decreased by about 6 per cent. During 1956, however, this loss was gradually made up by the new societies being registered. The Movement has now reverted to its former political neutrality and democratic nature, and in 1957 F.A.C.C. was reinstated as a member of the I.C.A.

ECONOMIC SITUATION

In the ten years of the Perón régime the economic position in Argentina changed from stability with large reserves of foreign currency to a condition of inflation, high prices, and shortage of consumer goods. Foreign reserves were exhausted by the government purchase of foreign-owned utilities such as the British-owned railways. Wages were raised by decree, regardless of whether the economy could stand the increases. The result was a rise in price of home-produced goods which could not compete with imported goods.

In the agricultural field the government took over the crops at low fixed prices to the farmers and exported them at the highest possible price. A heavy fall in production of cereals and other crops was the result. As a compensatory measure the government embarked on an extensive industrialisation policy for the production of cars, tractors and aircraft. Production costs, and consequently prices, were high, but the industries were protected by high tariffs against foreign competition. This policy did not meet with great success largely owing to lack of raw materials and bad siting of factories.

Towards the end of the Perón régime, when the value of the peso had fallen to about one-eighth of its pre-war value, attempts were made to reverse the economic policy and attract foreign capital, particularly from the U.S.A., a move which proved very unpopular, and contributed to the downfall of the régime.

Between 1955 and 1957 the number of tractors available to farmers rose by 40 per cent with a consequent increase in agricultural production. Prices of agricultural produce rose by 12 per cent. In the industrial sphere, however, in spite of efforts to increase production, this had not, by 1957, attained the 1948 figure. Any further industrial expansion was contingent upon the building of new, modern plant necessitating large capital investment and the import of raw materials.

THE CO-OPERATIVE MOVEMENT

Agriculture

Agricultural societies form the largest sector in the Argentine Movement and have shown steady growth since 1949. Within this sector the dairy societies have reached such a pitch of technical achievement as to make dairying the most important factor in the economy of certain provinces, notably Córdoba and Santa Fé. Through the Dairy Federation and the Union "Sancor" the manufacture of butter, cream, cheese, and caseine has been developed and an export market built up.

Some two hundred of the agricultural societies are affiliated to the Association of Argentine Co-operatives which, since its foundation in 1926, has erected a network of grain elevators and silos throughout the country. Since 1953 it has initiated an ambitious five-year industrialisation programme which has shown good results in the construction of flour mills and vegetable oil plant. Plans are on foot to establish on the Paraná river a port to be run entirely on co-operative lines. The Association's turnover for 1953 increased over the previous year by 198 per cent, reaching the figure of 631 million pesos; gross surplus amounted to 6,033,526 pesos and distributed surplus to 3,500,000 pesos.

Consumers' Societies

In common with other Latin American countries, the Consumers' Movement in Argentina covers a wide field, since many consumers' societies are run in conjunction with agricultural societies and the great housing society "El Hogar Obrero" runs co-operative stores for its members. The number of societies affiliated to the Federation of Argentine Consumers' Co-operatives increased from 109 in 1949 to 210 in 1957; the total membership rose from 164,470 to 304,585, while capital, reserves, and turnover rose in the same period by pesos 265,179,270; pesos 37,007,354; and pesos 720 million respectively.

The Federation is noteworthy for its excellent educational work and its large and comprehensive list of publications. It publishes two journals, the *Revista de la Cooperación* appearing every two months, and a monthly, *Boletín Coop.*

Housing

The society "El Hogar Obrero," founded originally to provide housing only, has become a model of its kind, and in the fifty-odd years of its existence has expanded its activities to cover credit for house purchase, and retail distribution for its members. In 1955 it opened its eighth block of flats and now owns property to the value of 70 million pesos. Loans to members for the purchase of household equipment amounted to over seven million pesos. At the close of 1957 the number of members was 56,578, subscribed

capital amounted to pesos 167,488,669, and surplus to pesos 11,033,842. Dividend distributed was 6.5 per cent. The consumers' society showed a turnover of pesos 20,835,288.

Credit

Co-operative credit societies in the Argentine have been confined mainly to the agricultural sector. The National Bank of Argentina has pursued a vigorous policy of credit for rural workers through Regional Loan and Savings Banks with a view not only to improving agricultural production but also raising the standard of living of the rural population. The Regional Banks are run in conjunction with the agricultural societies, and by a system of personal contacts with members they are able to assess their requirements and advise the National Bank on the measures likely to be of the greatest benefit to members.

The Argentine Federation of Credit Co-operatives was formed in 1950. At the end of 1952 there were 101 credit co-operatives with 86,042 members and paid up capital of pesos 27,191,485. Loans granted totalled approximately 750 million pesos.

Electrical Co-operatives

Electric power, which has played a major part in the improvement of living conditions and the expansion of industry throughout Latin America, was organised for the first time along Co-operative lines in the Argentine. In the town of Punta Alta a Co-operative society was started in 1927 as a result of which the price of current was gradually reduced from 50 cents to 15 cents per kw. hour. Encouraged by this example, many other small cities have established Co-operative societies with the help of loans from the Industrial Credit Bank of Argentina.

In 1939 a Federation, the first of its kind in Latin America, was founded, uniting 139 societies with a total membership of 166,889. At the end of 1956, the number of societies had risen to 277 with 271,219 members and capital of pesos 145,334,100.

Miscellaneous Societies

There are a number of other societies whose activities are of a miscellaneous nature. These comprise various types of mixed farming, market gardening, fruit and forestry societies, cotton growing and ginning and other textile factories, tobacco and maté growing and processing societies. Insurance societies covering crops, mainly against hailstorm damage, number only 31 but their membership is the largest of any group in the country. Transport of produce is organised co-operatively in 111 transport societies.

There are 23 Co-operative Unions with between them 3,000 member-societies and capital of pesos 196,719,200.

AUSTRIA

Organisations affiliated to the I.C.A.:

Konsumverband Zentralverband der österreichischen Konsumgenossenschaften;
Oesterreichischer Verband gemeinnütziger Bau-, Wohnungs- und Siedlungsvereinigungen;
Oesterreichischer Genossenschaftsverband;
Allgemeiner Verband für das landwirtschaftliche Genossenschaftswesen in Oesterreich. (Now: Oesterreichischer Raiffeisenverband).

Area: 84,000 sq. km.
Population: (1955) 6,974,000
per sq. km.: 83

The beginnings of the Austrian Co-operative *Consumers' Movement* reach back to the 50's of the last century. In 1901 an independent Union of Consumers' Societies was established in Vienna under the name of The General Union of Workers' Industrial and Economic Co-operative Societies of Austria (*Allgemeiner Verband der Arbeiter Erwerbs- und Wirtschaftgenossenschaften Oesterreichs*). The Union, which had commenced its activities in Vienna and Lower Austria, quickly expanded to cover the whole area of the purely Austrian part of the Austro-Hungarian Empire. When, in 1903, the Audit Law was introduced, the Union was officially recognised as the legitimate auditing union for consumers' societies. The newly-created Union also devoted itself to the formation of a wholesale society which was founded in 1905.

When the old Austro-Hungarian monarchy collapsed, and a number of sovereign states took its place, the activities of the Union were confined to the area of the Austrian Republic.

The serious inflation that followed the First World War, as well as the world economic crisis, prevented consumer societies from making any speedy development in Austria. Reactionary political trends, spearheaded by the Heimwehr Fascist Movement, in 1933 resulted in the dissolution of Parliament, and in 1934 in Civil War, until, finally, Austria was occupied by the National Socialists. In 1943 all consumers' societies and their organisations were liquidated. Share holdings and deposits were paid back to members; the rest of the assets were handed to the German Labour Front.

After the end of the Second World War those of the Union's Board of Directors who had been elected at the last free Congress, and who happened to be living in Vienna, constituted themselves as a Provisional Executive Committee for the re-establishment of the democratic Consumers' Co-operative Movement, and every effort was made to re-establish consumers' societies and their union.

The first *agricultural* co-operative society established on present-day Austrian territory was a credit society of the Raiffeisen type,

founded in 1886. Other societies of different types quickly followed and the Movement developed rapidly. A number of regional unions came into being which in turn founded their own central organisation, known as the Union of Agricultural Co-operatives. Credit societies played the most important rôle in the development of the agricultural co-operative movement and helped other types of societies which were subsequently established in the marketing, processing, and other fields.

Assumption of Government by the Nazis, however, brought co-operative expansion to a sudden stop. The general union was dissolved and in its place three auditing unions were set up on a regional basis. Every semblance of voluntarism disappeared from the marketing societies which were turned into compulsory organisations, whilst rural and industrial credit societies were amalgamated.

Immediately after the war, however, experienced co-operators set about their task of rebuilding the Movement. Within a few months the General Union, with its office in Vienna, and auditing unions in various provinces were re-established, whilst election of committee members took place. Although the immediate post-war years were taken up in making good the damage that National Socialism had done to Austrian agricultural co-operation, the Movement developed rapidly. Credit societies continue to be the most numerous, but the Movement has gained substantially in other fields of rural economy.

ECONOMIC AND SOCIAL DEVELOPMENT

Immediately after 1945 the main concern in Austria was to banish the spectre of hunger. The Marshall Plan, in operation from 1948 to 1952, ensured adequate food and also brought with it an upswing in the labour market. From 1949 to 1951 productivity of labour increased continuously and, at the same time, there followed a switch-over from State direction to a free market. To safeguard wages and prices five wage and price agreements were concluded; and to prevent price increases in the late autumn of 1949, which to a degree were of a purely speculative nature, Austrian consumers' societies, in December, 1949, carried out a large-scale price reduction campaign. This was followed, in the first six months of 1950, by definite price reductions which tended to stabilise price levels. The conflict in Korea brought this development to a sudden end.

In 1952 stabilisation of the currency was only achieved as a result of the introduction of credit restrictions, raising the bank rate from $3\frac{1}{2}$ per cent to 6 per cent, and a severe budgetary policy.

Austrian *national production* had enjoyed a relatively greater increase from the level of 1948, which was still 10 per cent below that of the pre-war level, than any other country in western and central Europe. At the same time it should be remembered that the pre-war level of the Austrian national income was relatively quite low. A mild recession set in at the beginning of 1953, but this had been overcome by the end of the year.

National income rose from 34.5 milliard schillings in 1949 to 89.6 milliard in 1956. Yet, reckoned in the prices prevailing in 1951, the increase was no more than 54.6 per cent. The annual increase averaged 9 per cent, but this abnormally high rate was due to the vast reconstruction that had to take place. During the same period the average annual proportion of the national budget for investments was more than 18 per cent. This high total was necessitated by the wide-spread war damage.

This period is characterised by steadily rising prices and wages. The former rose by 107.5 per cent, whilst the nett wages of workers increased by 106 per cent.

In July, 1953, the long period of rationing of consumer goods, which had continued for 14 years, was brought to an end.

Austria's *balance of payments* which, at the end of the accounting period for 1951-52, showed a deficit of almost 40 million dollars, showed for the 1953 and 1954 periods a surplus of 71 and 68 million dollars respectively. In the middle of 1953 a sudden boom took place, yet for the years 1955 and 1956 there was a debit in the balance of payments.

The conclusion of the Treaty of May, 1955, whereby Austria again became a free and independent country, brought heavy financial burdens. Austria undertook to pay within a period of six months 150 million dollars to the Soviet Union, yet the economy still continued to make favourable progress. Many new production centres were established, more productive machinery was introduced, and modern communications, roads, and houses were built. Considerable sums were spent on parks, hospitals, and schools.

With the end of the war *private consumption* had sunk to a very low level. In Vienna, for instance, the average daily food ration was, for a long period, no more than 800 calories, and it was only in September, 1948 that the subsistence minimum of 2,000 calories was reached. Between 1949 and 1951 expenditure on industrial consumer goods took precedence, but only when the currency was stabilised in 1952 could consumers begin to satisfy their full requirements. Consumers, who during inflation had not only had to use their current incomes but also part of their savings, again began to save. From 1953 to 1957 expenditure on journeys, motor cycles, cars, durable consumer goods, and other luxury goods (for instance cameras and jewellery), rose more than in any other sector. Vigorous building programmes stimulated a demand for furniture, carpets, electrical equipment, and so on.

Because the most fertile areas of Austria had been the actual scenes of battle, Austrian *agriculture* could only by degrees recover from its heavy losses. Agricultural production at the end of the war was, in consequence, only half that of 1937, but with the help of E.R.P. credits for modernisation and mechanisation it was possible by 1947 to reach a level of 60 per cent of pre-war production, and by 1955 the gross value of production was 10 per cent higher than 1937.

CONSUMERS' SOCIETIES

The following table shows the general development of co-operatives affiliated to *Konsumverband* during the period under review.

Year	Membership	No. of Societies	No. of Sales Points	Turnover in Schillings	Price Index of Consumer Goods	Personnel Employed
	Thous.		"	Thous.		
1949	195	46	1,283	713,447	411.5	6,721
1950	240	56	1,315	877,748	465.4	7,005
1951	277	57	1,357	1,232,814	594.8	7,517
1952	303	58	1,387	1,474,104	695.9	7,695
1953	321	68	1,398	1,497,094	658.4	7,938
1954	337	68	1,443	1,652,957	682.6	8,429
1955	355	68	1,502	1,848,590	687.9	9,332
1956	366	68	1,547	1,976,798	752.1	9,710

Membership

As the table shows, membership rose during the years 1949 to 1956 by 171,000. Since in Austria 2.7 people are generally accepted as making up a household, 366,000 members represent about a million people, so that approximately every seventh Austrian is served by consumers' societies.

Sales and Shops

From 1949 to 1956 turnover of societies rose from over 713 million schillings to nearly 2,000 million schillings. The price index for food during the same period went up by about 100 per cent.

The number of sales points increased from 1,283 in 1949 to 1,547 in 1956. Expansion of the sales points network involved heavy financial outlay, so that increased attention had to be paid to the rebuilding of own capital. Moreover, the general exodus of people from the centre of the towns to the suburbs required the opening of a considerable number of new shops.

In 1950 the first self-service shop in Austria was opened by the Linz consumers' society. Self-service could only be introduced into Austria after the "pack of cards economy" had been swept away, but, as in so many other countries, consumers' societies in Austria were also the pioneers and by 1956, 25 such shops had been opened by co-operatives.

The number of consumer societies undertaking own production increased to 74, which included 39 bakeries, 11 confectionery manufactories, 8 meat factories, and a number of miscellaneous enterprises. The total value of their production in 1953 was 160.5 million schillings; in 1954, 185.7 million schillings; 1955, 213.7 million schillings; and 1956, 230 million schillings.

Savings Unions and Savings

In the year 1952, the Austrian currency was successfully stabilised, and savings, which in previous years had almost completely ceased, began to assume importance again. Because Austrian consumers' societies had had their right to receive savings from members taken

away as a result of a law introduced by the Reich, officials and members launched savings groups in order to arouse members' will to save. By the end of 1953, 23 savings unions with 47,828 members and a savings figure of 27 million schillings had been reached. In 1956 there were 27 savings unions with 62,551 members and a savings account of 77 million schillings.

In 1956 the right of consumer societies to receive savings from members was again recognised, yet this applied only to those shops which, at the time when the right was taken away from the societies by the National Socialists, were receiving savings. It does not apply to new shops. Moreover, in contrast with former practice whereby co-operatives had free use over the savings, considerable limiting conditions were applied. The overall favourable development of the savings unions, however, ensures eventual complete success.

Co-operative Union, Central Bank and Wholesale Society

In Austria there are three central organisations working separately within the educational and propaganda, financial; and economic fields. They are, respectively, *Konsumverband* (Co-operative Union), *Zentralkasse*, formerly *A.Ö.K.G.* (The Central Bank), and *G.Ö.C.* (Wholesale Society). The responsibility of the Central Union includes representation of the Movement as a whole in its relations with the State and with various interest groups. It is the legal auditing body and advises consumers' societies about all economic and legal situations; it makes arrangements regarding working conditions and concludes all agreements about conditions of employment with consumers' societies; makes arrangements for educating members, officials, and employees, publishes co-operative journals, brochures, and books, and is also responsible for general propaganda and advertisement. Moreover, within the framework of the Union there is a central building department and advisory service for bakeries, butcheries, and transport parks.

The General Austrian Consumers' Society, *Die Allgemeine Oesterreichische Konsumgenossenschaft*, which was founded in 1946 with the aim of carrying through the return of assets to individual societies, was, after the conclusion of this task, changed into the Central Bank of Consumer Societies, *Zentralkasse der Konsumgenossenschaften*. It is the financial centre of the Movement and, as one of its more recent tasks, has taken over responsibility for the administration of co-operative savings.

The Wholesale Society, *Grosseinkaufsgesellschaft Oesterreichischer Consumvereine*, is not only the buying centre for local societies but is also the body in which the whole central economic activity of the Movement is concentrated. It is characteristic of the Austrian Consumers' Movement that special enterprises have been established for the various economic functions of import, production, departmental stores, and so on, and these are affiliated to the Wholesale Society as subsidiary undertakings.

In order to offer a wider choice of commodities, six departmental store societies, together operating 25 departmental stores, have been established. The Co-operative Industrial Society, *Co-op-Industriegesellschaft*, embraces the various central productive plants with the exception of some of the larger ones. The Co-operative Foreign Trade Society, *Co-op-Aussenhandelsgesellschaft*, has also been established for the import of goods. The following table shows the turnovers of the Wholesale and its affiliated enterprises:

TURNOVER OF G.Ö.C. AND ITS AFFILIATED ENTERPRISES
IN MILL. SCHILLING

	1949	1950	1951	1952	1953	1954	1955	1956	1957
Wholesale Society ...	414	503	785	867	780	884	868	998	1064
<i>Co-op-Industriegesellschaft</i> ...	37	48	74	85	87	91	103	106	109
Departmental Stores Societies ...	115	133	195	188	184	201	234	251	268
Miscellaneous ...	15	40	86	86	96	106	110	114	92
Total Turnover—G.Ö.C. Concerns ...	583	725	1141	1128	1149	1282	1315	1399	1533
Index of Wholesale prices (1953=100) ...	54	71	95	106	100	105	108	110	113

Dry Goods

The turnover of consumer societies in the textile business almost reaches that of the co-operative departmental stores. In fact almost one-twelfth of the total turnover of consumer societies is in the textile sector. The textile turnovers and the departmental stores represent approximately 60 per cent of total turnovers. The third largest departmental store in Austria is a co-operative one—*Stafa*.

In order to render greater services to customers of co-operative departmental stores and local societies, in fields where cash trading is not insisted upon, the *GARA-Kundenkredit-Gesellschaft* (Consumer Credit Society) has been created. This society provides credit facilities for the buying of furniture and electric apparatus over a period of 18 months, other household articles over 12 months, and for clothing over 8 months. Instalment-buying represents one-fifth of the total trade. In 1956, 33,583 credit purchases, to the value of 57.9 million schillings, were financed. Textiles and clothing took up 64 per cent of this total; furniture, household equipment, and carpets, 12.7 per cent; electric and other household apparatus, including heating ovens, 20.2 per cent; and other commodities, 3.1 per cent.

Education, Propaganda and Information

Co-operative educational activities had to be broken off in 1938. The co-operative residential school in Vorderbrühl was requisitioned, and later suffered considerable war damage, so that at the end of the war the educational centre of the Union was without a home and had to hold its training courses for officials and employees in rented premises, and hotels, in various parts of the country. Only

in 1951, after the acquisition of the educational centre *Hohe Warte*, did it become possible to introduce a long-term plan for systematic education. From this time onwards regular educational activities have been taking place. The courses which, in part, are preceded by correspondence instruction, last from one to two weeks in order that as many employees as possible can take part. Every year, apart from the various day courses for leading co-operators, about 25 courses are organised, and are attended by numerous employees. These central educational activities are supplemented by so-called working groups which are directed by the education officials of local societies in conjunction with the Training Office for Sales Personnel.

In 1952 a start was made with educational groups or study circles for officials and employees of societies.

During the period under review the co-operative press was also built up again. The co-operative specialist paper *Die Konsumgenossenschaft* is the official organ of the Movement and appears weekly; it has a circulation of 12,600. Since November, 1948, the Co-operative Union has again been publishing a co-operative family journal under the title *Haushalt und Heim*; it appears monthly and its circulation is about 45,000. It is sold to members at cost price. Since 1956, too, there has appeared, every two months, a journal, *Wir Von Konsum*, which is directed at the bulk of the membership. It has a circulation of approximately 300,000 and is offered free of charge to the members. Many local societies make use of this publication to advertise special offers or to draw attention to local co-operative events.

During this period, too, a *women's co-operative organisation* has been built up and the scope of its activities has greatly increased. Of particular importance was the decision of the Women's Conference in 1953 recommending the creation of women's groups within the framework of the Co-operative Women's Working Committee. These women's groups seek to establish permanent contact between housewives and the responsible authorities of societies. In order to ensure close collaboration the groups are open to all women co-operators irrespective of whether they hold official positions within the organisation or not. Many local societies now have women's educational groups and several courses have been organised for housewives, with instruction in subjects like sewing, knitting, and cooking. Highly successful, too, have been the housewives' afternoons, in which about 40,000 women take part every year. In Vienna a Housewives' Advisory Service has been established with a modern Teaching and Test Kitchen. Since 1952, also, the women's organisation has published a domestic guide, which gives valuable hints on domestic economy. At one of the more recent Women's Co-operative Conferences a demand was raised for the creation of a Central Consumer's Advisory Council, in which all representative women's organisations should be included, and which should collaborate closely with producers in the interests of consumers. In the same year, under the auspices of the Co-operative Union, a report was drawn up on consumers' information.

A number of *co-operative clubs* have also been established during the period under review, with the aim of attracting youth to the co-operative idea and of creating possibilities for sensible and healthy use of leisure time within the framework of the Union. The first of these clubs was founded in Vienna in 1947, and soon afterwards others were opened throughout Austria. In 1950 they formed a central organisation, the Union of Austrian Co-operative Clubs. In 1956 the 18 clubs in existence had 2,150 members.

AGRICULTURAL CO-OPERATIVE MOVEMENT

The post-war development of the Agricultural Co-operative Movement was fraught with numerous difficulties apart from trading restrictions. Commercial interests tended to discriminate against co-operatives, not without success; and they also sought to hinder the development of marketing societies. Moreover, new agricultural co-operative societies could not be established without official permission. In 1952, however, the situation changed, and since then the Movement has progressed steadily.

In the last few years, although membership has increased substantially, there has been a decrease in the number of societies actually operating. These changes are reflected in the following table:

Year	Number of Societies	Membership
1950	4,226	823,353
1953	4,261	926,467
1954	4,249	962,317
1955	4,219	966,227
1956	4,207	1,006,532
1957	4,198	1,058,089

Of the various types of societies those for credit are the most numerous; in 1957, there were 1,757 of them. Next came milk marketing societies, totalling 1,299; followed by supply societies.

Specialisation and Integration

The Austrian Agricultural Co-operative Movement has developed along specialised lines. At the primary level there are local specialised societies affiliated to trading and auditing unions, which, in turn, are members of the specialised central organisations at the national level, such as the Central Union of Supply Societies (W.Ö.V.), the Austrian Milk and Cheese Union, the Stock Union, and so on.

Horizontally the societies are organised within eight regional auditing unions.

The central financial institution of the Movement is the Central Co-operative Bank which was founded some 30 years ago, whilst the apex organisation for the movement is the Union of Agricultural Co-operation which, amongst other things, carries out an active educational programme.

Economic Activity

The importance of the Agricultural Co-operative Movement within the Austrian economy is growing. In 1950 the amount of loans advanced by agricultural *credit societies* amounted to 504.4 million schillings, whilst by 1957 the figure had increased to 3,385.5 million.

Of all personal savings made in Austria during 1950, 5.6 per cent were accounted for by rural credit societies. In 1957 the figure was 11.5 per cent. These savings through credit societies covered 56 per cent of the total credits advanced to agriculturists in 1950, and 65.9 per cent in 1957.

In the year 1952-53, the trade of the *supply and marketing societies* amounted to 2,035.9 million schillings, and by 1956-57 this had increased to 2,921 million schillings. The items supplied consisted mainly of seed, fodder, fertilisers, machinery, etc.

The role of the *milk marketing societies* is a particularly important one, and in 1953 the value of their trade was 1,977.3 million schillings. For 1957 the figure was 2,769.2 million. Besides marketing milk the societies make butter and cheese, whilst the Central Union of Milk Societies handles any surplus and also export and import trade. Milk co-operatives handle between 84 per cent and 90 per cent of all the milk produced in Austria:

A recent development in the agricultural co-operative field has been the formation of *forestry co-operatives*. In 1957 there were 31 of these societies, with 6,500 members. There are still big potentialities for development, since 37 per cent of Austrian territory is under forest.

Co-operative Education

From 1951 onwards educational activities within the Agricultural Co-operative Movement got well under way again. In 1952, 101 courses were organised, and now a number of educational centres have been established. In addition to the numerous courses that are run, itinerant lecturers are employed to visit agricultural institutes. The number of courses organised in 1957 was 126, and these were attended by 4,334 students. The courses covered the needs of officials, employees, and young people.

Educational activities are under the general direction of the Central Union which itself organises courses for auditors, although much of the practical work is carried out by the auditing unions. During 1957-58 the Central Union ran a correspondence course in which approximately 2,000 people of all ages took part.

The Central Union also publishes its own journal, *Die Genossenschaft* (Co-operation), which became a weekly, instead of a fortnightly, in 1956.

In 1952 the Agricultural Co-operative Movement, together with the consumers', artisanal, and housing movements, founded a Co-operative Institute in the University of Vienna.

THE AUSTRIAN CO-OPERATIVE UNION

(*Osterreichischer Genossenschaftverband*)

The Austrian Co-operative Union comprises a rather large range of types of society. Generally, they include co-operative societies of handicraftsmen, traders and professional men, as well as the credit societies for independent artisans on the Schulze-Delitzsch system which are also called People's Banks.

These artisanal societies, along with other types of co-operative society, became members of the General Union of "German Artisans' and Economic Societies, Based on Self-help, of Austria" when this Union, the first in Austria, was formed in 1872. This apex Union gradually lost its membership, first of consumers' societies, then of agricultural societies and finally of building and housing societies which established Unions of their own. Thus the Co-operative Union was left as a general union of various types of co-operative society, with the exception of the three groups mentioned.

In the artisanal sector there are two main groups, the credit societies and the trading societies. The credit societies originally called themselves "Savings and Credit Societies" (*Spar- und Vorschusskassen*) but nowadays they adopt the title of People's Banks (*Volksbanken*). The modern credit society is for the most part a bank in the full sense, conducting all kinds of banking and money business for its members. The resources for this are derived from the deposits from members and other depositors. A considerable portion of its working capital consists of current account deposits which are withdrawable at call and, to a modest extent, of money deposited for fixed terms or withdrawable, subject to notice.

The operations of these artisanal credit societies consist for the most part of current account overdrafts and bill discounting, and only to a small extent loans on mortgage and other credit business. Banking services of all kinds such as the collection of bills of exchange, the purchase and sale of securities, deposit business and similar services are of considerable importance.

Of the 407 societies affiliated to the Union, no less than 174 are credit societies pure and simple. Of these 157 carry on regular banking business in the larger cities and market towns. In addition there are 17 so-called *Hausgenossenschaften*, formed for the employees of a given undertaking, exclusively for taking charge of their savings and providing small loans for household purposes. In recent years their economic importance has diminished. Among the Austrian Federal States, Lower Austria has 56, Vienna 17, and Upper Austria 25 genuine People's Banks.

By aggregating their annual balance sheets, we can obtain an interesting insight into the structure of these credit societies. Their own capital, consisting of shares (2.4 per cent) and reserves,

represent $4\frac{1}{2}$ per cent of the balance sheet total. The Bank Reconstruction Law, now being enforced provides that this percentage should rise to $7\frac{1}{2}$, and eventually to 10 per cent. Savings deposits amount to about 41 per cent of the balance sheet total, and other creditors to about 30 per cent. On the assets side, 59 per cent of the loans are to member-borrowers. Liquid resources amount to 15 per cent, of which $5\frac{1}{2}$ per cent consists of cash reserves and 9 per cent cheques and bills of exchange. Deposits in other credit institutions represent about $16\frac{1}{2}$ per cent.

How effectively the artisanal credit societies attain their objects may be seen from the fact that out of 72,860 credits, 28,860 were granted to industrial, handicraft, trading and transport enterprises, which represent 68 per cent of the aggregate credits amounting to Sch. 1,521,039,000. Of these $25\frac{1}{2}$ per cent in value were current account overdrafts, $7\frac{1}{2}$ per cent trade bills and 27 per cent credits against bail, collateral on transfer of rights. During 1949-57, short-term credit necessary for the independent artisan or trader was the prevalent type, and 92 per cent of all loans were less than Sch. 1 million. They amounted to 50 per cent of all the credit granted. Loans with a term of 12 months or less represent 53 per cent of all credits and 60.5 per cent of the total credit sum.

Besides the general People's Banks there are some special banks. Among these are a bank for dispensing chemists, a bank for gardeners, a savings and credit association for Austrian railway employees, a Jewish thrift and loan co-operative, as well as two smaller societies for teachers. There are also a few banks with branch offices, such as the Vienna Co-operative Bank, the Neubau People's Bank, and the Upper Austria People's Credit Bank.

Since 1922, the Austrian Central Co-operative Bank, has acted as a clearing house. It settles the debts of the People's Banks with one another and provides favourable deposit facilities for temporarily surplus money, besides serving as an additional source of finance where the capacity of the local People's Bank is not equal to meeting rather large individual demands for loans. The Central Bank undertakes transactions in foreign securities and currency, and finances warehoused stocks and safe-deposit business on behalf of the People's Banks. The balance sheet total of the Central Bank amounted in 1955 to Sch. 439 million.

Among the trading societies (*Warengenossenschaften*) in membership with the Austrian Co-operative Union, traders' purchasing societies form prominent groups. Their business is the purchase wholesale of articles of daily use which they supply to their members, who are retail shopkeepers. They enable them through the common purchase of groceries and provisions, to secure a better choice and more favourable prices. Altogether 36 such shopkeepers' wholesale societies maintain an apex wholesale society, the ADEG-Zentrale, for their own purchasing in common. There are 44 other co-operatives which are supply and marketing societies. These are mainly creations of the handicraftsmen and supply raw materials and tools, or market their members' products in bulk.

A special group is the butchers' hide and skin associations which take over the hides, salt and auction them. There are also hotel keepers' societies for wine cellars and soda-water manufacture. The former buy the current products of the vine growing districts and put them through the right technical processes in their cellars, so as to supply hotels and guest houses with uniform types of wine. The others supply them with soda-water and soft drinks produced by a jointly-owned plant.

Several societies act as agents receiving orders and keeping the accounts of haulage contractors who are often away on journeys.

Another special group are the provincial supply societies which sprang out of the war emergency. In order to gear the artisans' workshops into the war-time armaments production, they were arranged in groups so as to concentrate the distribution of orders and the allocation of material from a large number of small and medium sized enterprises into a few central institutions. Many of these "Lagos" did not survive the transition to peace-time economy, but those which remained, as in the knitting and underwear trades, have acquired increasing importance as a means of giving hand-workers a share in large public contracts. The "Lagos" also carry out certain preparatory and finishing processes in their own workshops.

Compared with these craftsmen's and traders' co-operatives, genuine co-operative productive societies are very rare. Shoemakers and tailors have established productive societies in a few places. Among them only the hatters' productive society in Vienna attained any importance. Out of the productive societies have come raw material purchasing societies which supply for example, shoemakers.

There are interesting developments of a Co-operative character in the field of the free professions. Thus, authors, composers and music publishers have established a co-operative society to collect the royalties due to them. Another society has been formed of playwrights, which finds a market for their works. The academic interpreters also secure engagements on a co-operative basis.

The field of the artisanal co-operatives includes nearly all such trades as garage services, coal delivery, druggists, electricians, bakers, fish importers, butchers, chemists' suppliers, coopers, cinema proprietors, piano-makers, milk retailers, oil merchants, photographers, chimney-sweeps, perfumers, plumbers, paper-hangers, painters, joiners, hauliers, stamp-dealers, newsagents, carpenters, confectioners, etc.

The 231 trading societies in the Union had a total balance sheet of Sch. 625 million in 1954. The aggregate turnover of all the Unions' trading societies exceeded Sch. 2,000 million.

This activity is supported by the expert services of the officers of the Co-operative Union, which besides being an auditing Union advises on problems of law, taxation, accounting, contracts and staff relations and takes care of the interest of its affiliated societies in relation to the government and legislation.

THE AUSTRIAN UNION OF CO-OPERATIVE BUILDING SOCIETIES

Osterreichischer Verband gemeinnütziger Bau-Wohnungs- und Siedlungsvereinigungen

In 1945, 161 non-profit making housing associations were united in the Austrian Union of Social Building, Housing, and Housing Estates Associations. These comprise co-operative societies, limited liability societies, joint-stock companies and associations. The growth in membership of the Union from 1949 to 1958 was as follows:—

Year.	Co-operatives	Joint-stock Companies	Limited societies	Association	Total
1949	150	5	39	1	195
1958	232	5	102	2	340

Membership of Co-operative building societies rose from approximately 29,000 at the end of the war to approximately 70,000 at the end of 1958.

In accordance with the Law of 1940 on public-utility housing, which is still in force, the social housing associations are to build and maintain small and medium size dwelling units for the lower income groups of the population, and all profits are to be channelled back into further housing activities. They are not allowed to undertake actual building themselves but must employ building contractors and operatives. As well as with the administration, leasing, and maintenance of dwellings, they are also concerned with the management of communal facilities, such as central heating, hot-water supply, lifts, reading-rooms, kindergarten, and communal laundries. They may also engage in the purchase, sale, and mortgaging of land and the purchasing of materials needed for the building and repair of dwellings. Rents are kept to a strict minimum. The associations are exempt from all taxes except purchase and land tax.

The associations must have the official recognition of the appropriate authority, which is the provincial government. Every association is required to be a member of the Austrian Union of Social Building, Housing, and Housing Estates Associations, which acts as a supervisory board and inspects the structure and management and audits the accounts of the societies. Co-operative societies are inspected every two years and other societies annually.

Ten per cent of building costs are supplied by the building societies themselves; the remaining 90 per cent is covered by the raising of loans from various sources. Up to 60 per cent is provided by the *Bunds-, Wohn-, und Siedlungsfond*—the Federal Building, Housing, and Housing Estates Fund—originally set up in 1910, which regained importance after the war and is now the principle source of finance. The loans must not amount to more than 66,000 schillings per dwelling and the rate of interest and amortisation is 1 per cent. The remaining 30 per cent is derived from loans from the *Länder* and private mortgage loans.

In 1948 a Fund for Housing Reconstruction was set up which grants loans, free of interest and redeemable in 75 years, and is fed from a surtax of 10 per cent on wages and corporation taxes. The same principle applies to the fund established by the "*Wohnungsbauforderungsgesetz*" in 1954—a Law set up for the promotion of house building, with the difference that surtax is 5 per cent. Conditions for raising capital were considerably improved by the Law, which provides for the granting of direct loans, the acceptance of a *Länder* guarantee for mortgage loans, annual subsidies on mortgage or interest payments, or 20 per cent subsidies on building costs. The amount of capital made available by this Law, added to that provided by the Housing Fund, brought the total amount of credit available for 1955 to 700 million schillings.

Building of small family dwellings with a useful living space of 50—80sq.m is allowed. The standard size of 2—2½ rooms with kitchen or kitchenette, hall, bathroom, and W.C. is considered inadequate for present family needs and it is estimated that about 70 per cent of all dwellings should consist of a minimum of 3½ rooms whereas, in fact, just 16.5 per cent actually do.

At the end of the war the number of dwellings managed by the social housing associations amounted to about 60,000. By 1958 this number had increased to 131,000.

BELGIUM

INTRODUCTION

Organisation affiliated to the I.C.A.:

Société Générale Coopérative.

Société Coopérative d'Assurances,

“La Prévoyance Sociale.”

Fédération Nationale des Coopératives
Chrétiennes.

L'Economie Populaire.

Institut Provincial de Coopération Agricole.

OPHACO (Office des Pharmacies

Coopératives de Belgique).

Société Coopérative Fédérale de Belgique.

Area: 11,775 sq. miles

Population: 9,026,778

The Co-operative Movement in Belgium is made up of several separate and independent organisations. The largest of these, and the oldest of Belgium's I.C.A. members (its affiliation dates back to 1902), is the *Société Générale Coopérative*, Brussels, which has always had close affiliations with the Belgian Socialist Party, and which operates in the consumers' field.

Other consumers' groups are the *Fédération Nationale des Coopératives Chrétiennes*, the central body of the Christian Co-operative Movement which affiliated to the Alliance in 1948; *L'Economie Populaire*, which operates in the Provinces of Namur and Luxembourg and joined the Alliance in 1946; and the *Fédérale de Belgique*, founded in 1890, and a member of the Alliance since 1957.

Other I.C.A. members are: the Co-operative Insurance Society, “*La Prévoyance Sociale*” founded in 1907 by the Socialist Party, consumers' co-operatives, and trades unions; the *Institut Provincial de Coopération Agricole*, Liege, which was founded in 1949 to promote agricultural co-operation and became an I.C.A. member in 1950; and OPHACO, the central organisation of Co-operative Pharmacies founded in 1946 and an I.C.A. member since 1955.

ECONOMIC AND SOCIAL CONDITIONS

During the eight years between 1949 and 1957 production expanded in Belgium by 35 per cent, the balance of payments position on current account improved, and the real value of national income per head increased. However, the rate of economic progress was slower than in the early post-war years and production increased less rapidly in Belgium than in some neighbouring countries over the same period.

The Belgian worker became increasingly prosperous during the period under review. Wages rose by 34 per cent between 1950 and 1957, while the cost of living rose by only 18 per cent. In the post-war

period Belgium has become a country where labour costs are high. This contrasts with the pre-war period when low labour costs gave Belgian manufacturers an advantage on the export market.

The prosperity of the Belgian economy is highly dependent on the export trade, some 40 per cent of total domestic production must be exported. Transit trade through the port of Antwerp is also an important source of income. Thus the Belgian economy is extremely sensitive to fluctuations in world trade and the recession of 1953 resulted in a decline in production and, although output rose rapidly between 1953 and 1956, the fall in export demand during 1957 led to a stagnation and gradual decline in industrial output.

With the needs of the export market in mind, Belgium has succeeded in diversifying manufacturing output somewhat in order to avoid an excessive dependence on the textile industry and on semi-manufactured products, such as steel. On the whole, however, the rate of investment in industry and mining has been low and the amount of scientific research undertaken has been insufficient for a country that needs to increase the range of its industrial output and raise the productivity of his high-cost labour.

As the real value of the national income per head increased, the structure of consumers' expenditure altered. In 1949 the average household devoted some 44.2 per cent of its total expenditure to foodstuffs and 26.2 per cent to travel, education, entertainment, and luxury goods. By 1957 the percentage spent on foodstuffs had fallen to 34.9 per cent while expenditure on travel, etc., had risen to 30 per cent. Partly owing to the lifting of rent control restrictions, expenditure on rent rose fast, from 5.5 per cent of total household expenditure in 1949, to 10 per cent in 1957.

Between 1949 and 1957 the economic union of Benelux progressed considerably; trade between the participating countries increased rapidly, and Belgian industry adapted itself to free imports from Holland. However, high-cost Belgian farmers continued to fear competition from lower-priced imports of agricultural produce from Holland and these imports have not yet been freed.

Exceptionally dependent on foreign trade, Belgium has welcomed the establishment of the Common Market. Admittedly many Belgian firms are small and inefficient and may suffer from free imports from other Common Market countries, but many of the smaller firms are prepared to become a specialised section of a larger firm in the belief that industry as a whole will benefit by the larger market afforded by the combined six countries. However, Belgium would like to see the free trade area expanded beyond the Common Market countries and is in favour of a close link with the Free Trade Association.

GENERAL CO-OPERATIVE SOCIETY

(Société Générale Coopérative)

Problems such as the development and co-ordination of organisational methods and trading policies in order to obtain maximum efficiency and increased productivity in administration; ways of

furthering co-operative loyalty both at member and society level; raising greater capital assets by increasing the nominal value of shares, by the subscription of multiple shares, by more rapid mobilisation of paid-up capital, and by expanding reserves—these were the main concerns of co-operative leaders at S.G.C. National Congresses between 1949 and 1957. Other subjects of vital interest discussed included the Protection of the Consumer, the Co-operative Movement and Automation, and Co-operation and Economic Democracy and Planning. Special attention was also given to the development of consumer goods and services involving changes in co-operative structures based upon the geographical distribution of societies and winning over new classes of consumers.

The development of Consumers' Co-operative Societies during the period under review is shown by the following table:—

Year	Members	Branches	Retail Turnover (Fr.s.)
1949	360,828	1,121	1,787,314,000
1950	338,570	1,150	1,953,196,526
1951	382,219	1,189	2,156,599,583
1952	337,185	1,219	2,299,837,364
1953	326,460	1,265	2,287,132,490
1954	331,696	1,315	2,383,768,417
1955	337,870	1,360	2,460,812,203
1956	349,248	1,369	2,618,467,876
1957	352,020	1,403	2,685,081,094

A certain falling off in membership, particularly during the years 1950—1956 which is apparent from the table, is indicative of the difficulties facing the societies during this period. Changing consumer habits, strong competition, the demand for improved services—particularly with the growth in popularity of self-service shops and supermarkets, the necessity of regrouping and concentrating enterprises and of establishing a policy with regard to hire-purchase sales, all these factors contributed to a need for considerable readjustment.

From June, 1957, the Movement participated in forming the Community of National Consumers' Co-operative Organisations of the Common Market with a view to safeguarding the interests of consumers and their organisations in the application of the provisions laid down by the Rome Treaty.

Legislation affecting hire-purchase sales, commission sales, retail price maintenance, the opening, enlarging, and extending of certain retail establishments, admission to trades, and abuses of economic power, have all given rise to spirited statements of policy on the part of the S.G.C. with the object of safeguarding the consumer's freedom of choice and the right to develop co-operative enterprises.

On the wholesale side the steady rise in sales can be seen from the following table:—

Year	Turnover
1949	562,363,747
1950	687,093,082
1951	723,021,637
1952	700,968,494
1953	689,463,129
1954	681,234,612
1955	710,442,175
1956	763,714,775
1957	762,289,668

Co-op Depôts

Total sums deposited with Co-op Depôts, the national organisation responsible for the management of co-operative savings, have increased substantially over the period under review, as the table shows:—

Year	Deposits on Current Accounts	Savings Deposits
1950	111,109,000	101,237,000
1951	138,614,000	111,445,680
1952	209,469,000	121,547,000
1953	328,402,000	134,485,000
1954	322,476,000	157,059,000
1955	314,309,000	179,821,000
1956	341,241,000	211,371,000
1957	296,219,000	257,748,000

Work in the field of education has been consistently carried out by societies both as regards members and staff, and these have been supplemented at national level by the efforts of the Co-operative Education Committee in training of active co-operators as well as young people through School Co-operatives. Several Seminars and conferences have been organised for this purpose. A National Office of School Co-operation was formed in 1954 and has since organised study days and exhibitions for the development of co-operative ideas among children.

After a long period of continued attempts at both Co-operative and Parliamentary level, the formation of a National Council of Co-operation was finally approved in 1955. It did not, however, begin to operate until 1957—1958.

Women's Guild

The constant aim of the Women's Guild, whose 21,000 members are grouped in 192 sections, has been to associate them closely with the tasks of co-operative enterprises, while at the same time instructing them in perfecting the accomplishment of their own daily tasks. Reports presented at National Conferences have included: Housewives and Distribution; Leisure-time of the Housewife; The Meat Trade in Belgium; Consumer Education and Co-operative Action; Control of Foodstuffs and Housewives' Action; The Problem of Washing and its Simplification.

In 1957 the National Co-operative Women's Guild formed a Housewives' Economic Management Centre whose work has benefited both co-operative guildswomen and co-operative societies.

THE INSURANCE SOCIETY

(*La Prévoyance Sociale*)

Formed as a modest co-operative society in 1907 by the Belgian Socialist Party, with capital invested by co-operatives, trade unions, and leaders of the socialist movement, *La Prévoyance Sociale* is today a dynamic enterprise with the dimensions of a public organisation which devotes its profits to the protection of people and to the creation of medico-social institutions open to all Belgians, irrespective of political or religious allegiance.

Premium income in the period under review rose from Frs. 326,643,000 in 1949, to Frs. 676,200,342 in 1957.

The society offers all kinds of services to further the health and welfare of the community. It also operates various social institutions, including a modern and well-equipped sanatorium, preventoria, thermal treatment centres, institutions for the re-education of mentally defective children, an old people's home, and a children's holiday camp. Its fiftieth year was celebrated by the opening of a towering new administrative block which dominates the Brussels skyline, a magnificent example of contemporary architecture seventeen storeys high.

NATIONAL FEDERATION OF CHRISTIAN CO-OPERATIVE SOCIETIES

(Fédération Nationale des Coopératives Chrétiennes)

Since undergoing considerable re-organisation at the end of the war when it was given a greater degree of autonomy and wider powers, *Fédération Nationale des Coopératives Chrétiennes*—which is the central body of the Christian Co-operative Movement in Belgium—has done much to further the development of the Movement. It groups 26 regional societies which transfer capital derived from members' shares—which stand at 500 francs—direct to the Federation which then channels it into various economic enterprises. The latter comprise the *Bien-Etre* Consumers' Co-operative Society, the Central Deposits Bank (*Caisse de Dépôts et Consignations: C.O.B.*), the Peoples' Insurance Society (*Assurances Populaires*), the *Presse Ouvrière*—an organisation founded in 1946 for the supply of office equipment and the publication and sale of books and papers, the *Sofadi* society (a printing works taken over in 1949), the *Centrale Chrétienne de l'habitation (C.C.H.)*, a housing society founded in 1955, and *Ultra Montes*, a travel agency taken over in 1956. By virtue of its shares, F.N.C.C. participates in the managing and auditing of the affairs of these societies.

Apart from being an organisation for the centralisation of capital the Federation provides various other social services for the regional societies. It is responsible for co-operative training and the study and diffusion of co-operative ideas, organising publicity and propaganda through the publication of journals and information bulletins. In addition, a Co-operative month is organised each year for the concentration of publicity efforts on one sector of the Movement and a female propaganda officer has been appointed to link women's organisations with co-operatives. Approximately every two months meetings attended by regional officers, directors of societies, and heads of department, are held for the purpose of discussing co-operative problems. Study groups are organised at regional and national level with increasing success, as well as local meetings of co-operators. As a constituent body of the Christian Workers' Movement, it is concerned with the representation of co-operators on bodies such as the National Economic Council, and State institutions such as the General Savings Bank and the National Institution for Mortgage Credit.

Bien-Etre Consumers' Co-operative Society Ltd.

The period under review has been one of constant expansion for *Bien-Etre*—a limited liability society—as is shown by the following table:—

Year	No. of Branches	Turnover
1949	852	342,962,000
1950	918	427,301,000
1951	962	499,688,000
1952	1,001	593,751,000
1953	1,050	659,782,000
1954	1,116	825,446,000
1955	1,176	953,919,000
1956	1,198	1,066,135,000
1957	1,250	1,161,808,000

The main activity of the society is in the food sector, but there is also a textile department, and in 1949 a department for household equipment and furniture was opened. One central depôt at Mersem-lez-Anvers supplies all branches throughout the country—an early post-war experiment in de-centralisation having proved unsatisfactory. Dividend stands at 6 per cent for co-operative members, 5 per cent for non-members. Registered capital at the end of the period amounted to 50 million francs.

Central Deposit Bank (*Caisse Centrale de Dépôts*)

The first and primary task of the bank is to administer the savings deposits of members. Originally saving was most widespread in the local sections of *l'Antwerpse Volkspaarkas*, a branch of C.O.B., but since the war the situation has evened itself out. In the second place the bank is the central financing body of the Movement, not only granting loans but acting as a source of capital investment for projects of the social organisations. It has embarked on the development of a mortgage loan service as well as of minor saving schemes for specific purposes, such as holiday savings.

The following table shows its development during the period 1949—1957:—

Year	Deposits	Savings
1949	94,514,000	94,100,432
1950	111,109,000	101,237,000
1951	138,614,000	111,445,680
1952	209,469,000	121,537,000
1953	328,402,000	134,485,000
1954	322,476,000	157,059,000
1955	314,309,000	179,821,000
1956	341,241,000	211,371,000
1957	296,219,000	257,748,000

Peoples' Insurance Society (*Les Assurances Populaires*)

The Peoples' Insurance Society carries out both financial and social tasks. On the financial plane it offers insurance against everyday risks for workers and their organisations—fire, life, and

accident. It is a self administering body, completely independent of any other agency but was associated with *Assurances Boerenbond* in forming the re-assurance company *Secura* in 1948. In the social field, an agreement was concluded between L.A.P. and the *Bien-Etre* society, whereby the company buys or builds premises in which new branches of *Bien-Etre* are housed. It also made a contribution to housing by granting individual mortgage loans for house building and by subscribing capital for 18 building credit societies. In 1956 a profit-sharing system was introduced for life insurance policy-holders and a rebate of 10 per cent is given on fire insurance policies.

L'ECONOMIE POPULAIRE

L'Economie Populaire, founded in 1919 as a Consumers' Co-operative Society, operates in the provinces of Namur and Luxembourg. It has made a remarkable recovery after the Second World War. Fifty-nine new branches have been opened and by the recruiting of 25,000 new families by 1951 effective membership had doubled as compared with that at the time of liberation.

Activities have continued in four main fields. The trade section deals with wholesaling and retailing of foodstuffs, household goods and textiles (by 1957 the society possessed 10 self-service grocery stores and six slaughter-houses). The industrial section comprises a modern bakery, carpenters', decorators', metal-workers', and machine-workers' shops, a printing works, and a service for the investigation and supervision of construction and conversion of buildings. Various products are manufactured or prepared, such as cordials, puddings, detergents, coffee, cigarettes, and spices. There is also a bottling plant for wine, salad-oils, vinegar, fruit syrups, etc.

The financial section consists of banking, a loan and multi-risk insurance service, and a service for payment by monthly instalments.

The development of the society between 1949—1957 is shown by the following table:—

Year	No. of Members	No. of Branches	Turnover (in thous. frs.)	Dividend (in thous. frs.)
1949	39,941	260	241,297	10,530
1950	44,236	260	280,622	13,311
1951	47,965	269	318,179	15,011
1952	51,315	277	337,443	16,500
1953	54,764	284	350,762	17,500
1954	58,076	291	410,004	21,000
1955	60,738	297	455,853	22,250
1956	63,055	306	494,011	24,250
1957	65,459	340	517,647	25,500

The society also has a strong social organisation with an education and propaganda service which organises conferences, lectures, and study courses, publishes two journals, *L'Effort Co-opératif* and *Le Gouvernail*, and has a central distribution centre for books. This section of the society was also responsible for building 10 pharmaceutical laboratories between 1953 and 1957.

PROVINCIAL INSTITUTE OF AGRICULTURAL CO-OPERATION

(*Institut Provincial de Coopération Agricole*)

Founded in 1949, at Liège, by the Provincial authorities, the *Institut Provincial de Coopération Agricole* aims at promoting agricultural co-operation in the province of Liège and encouraging and developing agricultural co-operatives. It became a member of the I.C.A. in 1950. It is a propaganda and educational organisation, acting as an advisory body, collecting information, documentation, and statistics, organising lectures and study groups, publishing books, brochures and a periodical bulletin and organising an annual Agricultural Co-operative Day.

Small societies are formed based on the model rules set up by the Institute and these may then receive aid from its legal, technical, financial, educational, and economic services. The Institute takes charge of the accounts and administrative and legal formalities involved in the formation of the societies. In spite of the restricted amount of agricultural credit available in Belgium, many co-operatives have been formed. Particular achievements have been the setting up of an inter-co-operative society which produces and delivers direct to the consumer high-trade tubercular tested milk, co-operatives for the joint use of agricultural implements and co-operatives for the sale of fruit.

OFFICE FOR PHARMACY CO-OPERATIVES (OPHACO)

OPHACO was founded in 1946 as the result of the amalgamation of the Association of Pharmacy Co-operatives of Belgium and the National Union of Co-operative Societies operating Pharmacies in Belgium. Its affiliated societies at that time owned 132 branches. By the end of 1957, there were 16 affiliated co-operatives owning 225 pharmacies, 48 optical departments, and seven druggist's shops. Twelve societies owned a central dépôt supplying the laboratories with almost all their requirements at competitive prices. Total turnover amounted to 615,631,787 francs.

OPHACO became a member of the I.C.A. in 1955, and is also affiliated to the International Centre for Research and Information on Collective Economy. It has reached a *modus vivendi* with the Pharmaceutical Association of Belgium (A.P.B.), which groups the independent pharmacies, in order to assure the co-existence of private pharmaceutical concerns and co-operative pharmacies. Both Associations have representatives on the various commissions set up by the Ministries for Public Health and the Family, for Labour and Social Insurance and for Economic Affairs as well as on professional and inter-professional institutions.

FEDERAL CO-OPERATIVE SOCIETY OF BELGIUM

(*Société Coopérative Fédérale de Belgique*)

As far back as 1886, the Belgian Government was forming co-operative societies and in 1890, eleven of them formed the *Société Coopérative Fédérale de Belgique*. By 1957, statistics of affiliated societies were as follows:—

Number of shops	117
Number of members	2276
Turnover.....	Frs. 1,866,366,000

In 1925, a Fire Insurance Service was formed and by 1956, premium income amounted to frs. 6,086,366. In the 1930's the "Family Allowances Office of the Belgian Federal Co-operative Society" was set up for the distribution of family allowances to employees of affiliated societies. Contributions in 1956 amounted to frs. 5,430,317 and allowances paid out to frs. 3,743,382. As an additional measure for providing pensions to employees of member societies, *Fédérale* formed in 1931 the Mutual Life Assurance Society. In 1945 an accident insurance company was founded and in the same year an independent co-operative society—the *Caisse d'Assurance de la Société Coopérative Fédérale de Belgique* (C.A.F.B.)—was formed and premiums collected by it in 1956 amounted to frs. 8,102,389.

Many affiliated societies had their own savings banks but these were hampered by restrictive legislation. However, the Brussels Society maintained its savings bank and in 1955 the S.E.F.B.—*Caisse d'Epargne du Personnel des Administrations Publiques*, under the control of the Central Savings Bank, was formed. The *Fédérale* also formed its own housing society in 1955, and in 1957 became a member of the I.C.A. It should be noted that all the above mentioned societies are managed entirely by officials of the Civil Service and are not open to the general public.

BRAZIL

Organisation affiliated to the I.C.A.:

Centro Nacional de Estudos
Cooperativos. (National Centre
of Co-operative Studies)

Area: 8,514,000 sq. km.
Population: (1955) 58,456,000
per sq. km.: 7

The Co-operative Movement in Brazil, though it is over half a century old, still lacks a solid national development. In some provinces the Movement is strong, in others weak. The type of co-operatives, too, varies from province to province. Agricultural credit is provided by Raiffeisen banks, and there is a self-governing National Bank of Co-operative Credit responsible to the Ministry of Agriculture. The cultural organisation of Brazil's Movement, with headquarters in Rio de Janeiro, is the National Centre of Co-operative Studies, with a membership itself of 271 societies and 696 individuals. It became a member of the I.C.A. in 1952.

Economic and Social Development

Brazil has progressed considerably in the economic field over the last ten years. From being solely agricultural, it has become industrial as well. But agriculture is predominant and crops include corn, coffee, cotton, rice, wheat, and sugar cane. Timber, hematite and manganese and oil are other products, and latterly Brazil has developed a thriving automobile industry to meet home needs. Its textile industry is the most advanced in Latin America, and commands a good export trade.

Between 1925-29 and 1945-49 the population of Brazil increased by 41.3 per cent, while real income rose by 70.4 per cent. The maintenance of such a rate of growth in the national income can hardly be expected in the future. In the decade 1944-1954 the national income grew rapidly. In the first five post-war years, Brazil enjoyed high prices for the raw material exports made to a world bent on recovery. In 1949, when the recovery phase ended, the rise in coffee prices opened a further five-year period of prosperity. Coffee constitutes about 70 per cent of Brazil's exports and the rise in value of that trade stimulated demand for local products and provided the foreign exchange necessary for purchases of equipment and raw materials abroad. Development has been uneven within Brazil. Agricultural output has risen more slowly than industrial output, and investment in basic services (particularly electricity and transport) has lagged behind. Petroleum production and refining has begun only of late. Within the manufacturing industry, consumer goods production has been greater than the production of producer goods. Demand for imports depleted foreign exchange reserves which have been replenished by heavy overseas borrowing; as a result, a period of heavy amortisation payments lies ahead.

Some progress has been made in the development of basic industries (petroleum, electricity, steel, vehicles, and transport) which, if carried to completion, should make the country less import dependent. Much depends on achieving a more diversified economy.

The Co-operative Movement

Brazil's Co-operative Movement embraced, in 1957, 3,933 societies, of which 1,895 were in the consumer field, and included 777 school co-operatives. Productive societies, confined to cattle and agriculture, numbered 1,396; and of the 509 credit societies, 48 were on the Raiffeisen model. The remaining 133 co-operatives embraced 28 central and 14 regional federations. Total membership was over one million.

Agricultural and credit co-operatives—local as well as regional—have in some provinces obtained great importance. There are, for instance, in the state Rio Grande do Sul very strong co-operatives among rice-, wheat-, tea-, and grape-growers, and in the state Sao Paulo, there are large co-operative societies combining the marketing of several products such as cereals, fruits, and vegetables. In Rio Grande do Sul a chain of Raiffeisen co-operatives has developed into the biggest of its kind in all America. It has been estimated that the total co-operative production, in 1957, accounted for 10 per cent of the agricultural production in Brazil.

The consumers' co-operatives have had difficulties in getting general support from consumers. There are some rather big consumers' co-operative societies, but membership is limited to employees in certain enterprises and governmental offices. The future development of the Consumers' Co-operative Movement depends largely on the success of co-operative education among consumers.

The *National Centre of Co-operative Studies* is the motivating force in propagating co-operation, and fully realises the value of, and need for, education. It has recently approached the education authorities with a view to co-operative teaching being recognised in public schools and universities. In 1958 C.N.E.C. signed an agreement with the Ministry of Agriculture on technical aid being concerned with co-operative expansion. Established in 1949, the Centre has, on occasion, taken a firm stand against the Government when the democratic basis of the Co-operative Movement seemed threatened.

Education generally has suffered a setback in Brazil as a result of uncontrolled inflation in the early 1950s. In 1951 a co-operative for education and the distribution of school material was set up, with the consent of the Ministry of Education, in order to contribute to the solving of the problem. One immediate aim was, through co-operative action, to reduce the high price of school books. This co-operative now has over 2,217 members, and the idea of educational co-operatives has spread to other parts of Brazil. The Ministry of Education has helped them with gifts of educational material, but financially the co-operatives are self-supporting and their capital owned by their members.

BRITISH GUIANA

Organisation affiliated to the I.C.A.:

British Guiana Co-operative Union.

Area: 215,000 sq. km.
Population: (1955) 485,000
per sq. km.: 2

The first efforts at organising co-operative societies in British Guiana date back to 1901, but the Movement did not really take root properly until 1948, when the Government established a Co-operative Department and the Co-operative Societies Ordinance was enacted. Since then the Movement has developed steadily, particularly in the field of thrift and credit, but also in production and marketing. The central organisation of the Movement is the Co-operative Union of British Guiana, which became a member of the International Co-operative Alliance in 1957.

Economic and Social Development

The years 1949 to 1957 have seen rapid development in British Guiana's economic life thanks to the impetus of the Caribbean Commission. In this territory industry, agriculture, and fishing have all expanded. New industries have been set up. The timber trade has been modernised, and sugar production—a staple export trade—has increased greatly. New land is being won for rice, and British Guiana has been among the countries to benefit by the Caribbean Commission's technical help in cocoa production.

In 1954, the Development Plan—a comprehensive programme involving an expenditure of \$44 million—became operative, and an unprecedented number of social and economic schemes were launched. In 1955 the Caribbean Advisory Council on Agriculture launched a programme to increase inter-territorial trade in food-stuffs. A five-year Fisheries Development Programme was drawn up the same year, covering inland and sea fishing. British Guiana is one of the most advanced countries in the area where mechanisation of fishing fleets is concerned.

Social development has been outstanding. In the educational field, the aim has been to interpret educational needs in terms of economic and social development, bearing in mind the colony's advance towards eventual self-government. The trend is towards expansion of vocational and technical education.

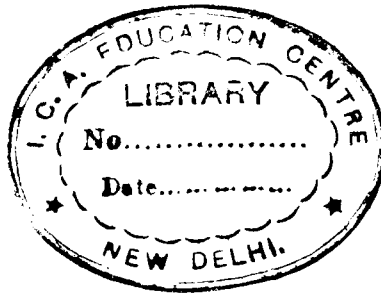
The Co-operative Movement

From no more than 80 societies, and some 3,000 members, in 1949, the Co-operative Movement in British Guiana had progressed to 566 societies and 30,000 members, by 1957. One important development, since 1955, has been the establishment of co-operatives on sugar estates. Help was given by an experienced co-operative adviser appointed by the British Guiana Sugar Producers' Association. Co-operative societies have also been set up among small timber operators, and also in connection with the acquisition and use of agricultural land. The latter are run on a self-help basis.

The thrift and credit societies are the foundation of the Movement and provide increasingly efficient machinery for the provision of short-term credit for medium farmers. School thrift societies have prospered since their inception in 1950, and now number 126, with over 10,000 members.

Consumer societies, of which there are 23, are mostly small and in rural areas, and their development is still slow. The most successful—outstandingly so—is the Police Consumers' Co-operative, launched in 1955, and having a membership of over 1,280. Producer and marketing societies have made satisfactory progress, and fishermen's co-operatives are doing good work in providing gear, supplies, and other facilities to their members. Among miscellaneous societies are three for land-lease and land-purchase, farm supply co-operatives, craftsmen's societies, and five societies for women.

The Co-operative Union, which has 293 affiliated societies, now works under a revised constitution which was registered in October, 1957. The Union promotes the educational work of the Movement, and in addition to organising training courses, exhibitions, and film shows, has recently launched a series of broadcast talks to publicise Co-operation. The Union is going ahead with plans to centralise its work through co-operative development councils, and model rules for governing their work were completed in 1958.



BURMA

Organisation affiliated to the I.C.A.:
National Co-operative Council.

Area: 261,789 sq. miles
Population: 19,000,000

Burma has a population of about 19 million, 70 per cent of whom live by agriculture. After a period of British rule extending far back into the 19th century, the Burmese achieved independence in January, 1948, constituted themselves a republic in which the leading political party was strongly socialistic in its outlook, and opted to leave the British Commonwealth. Co-operation had been introduced, under Government sponsorship, while Burma was still being governed as a province of British India, and was promoted in the same manner within the same legislative framework.

The objects immediately in view being the same, namely the elimination of rural usury so as to obtain a higher standard of living for cultivators and craftsmen, the forms of Co-operation were similar to those in India. The rural credit society, copied, with certain adaptations, from the Raiffeisen model, was the pioneer and predominant type. Promoted in too great haste on an inadequate educational foundation, these societies numbered over 5,000 by 1924. Their weaknesses, however, led to a decline which new legislation, enacted in 1927, attempted to remedy. The benefits had hardly been felt before the societies encountered the full force of the world economic depression of the 1930's, which set them back still further. A slow recovery was in progress when Burma became a theatre of war, underwent a Japanese occupation, and eventual re-conquest, leading to political liberation.

In its early years the newly-independent Government had to rehabilitate a disrupted economy, as well as contend with insurrection and civil strife. A well-intentioned effort to remedy shortages of supplies and check black-marketing through the rapid multiplication of consumers' co-operative societies was only successful here and there. Notwithstanding a favourable trade balance from 1947-48 onwards, little constructive work could be done in the Co-operative field until 1951.

The socialistic views of the Government led it to base its development programme for the creation of a balanced economy on a strictly-enforced system of controls. In particular, foreign trade, especially import, was subject to quantitative as well as financial controls. The proceeds of the favourable trade balance were assigned primarily to investment in capital equipment and it was not until the middle 1950's that a more liberal policy could be adopted for the import of consumers' goods. By 1958 the total agricultural production had regained about 90 per cent of its pre-war level and the standard of living was visibly rising.

CO-OPERATIVE DEVELOPMENT

At a Co-operative Congress, held in January, 1951, the Five-Year Co-operative Plan was adopted. This Plan determined not only the main branches of the Co-operative Movement to be promoted, but also the structure of the Movement from the basic primary societies, rising through unions or councils at three different levels, to the apex organisation, the National Co-operative Council. Co-operative societies were to be formed for production, both in agriculture and cottage industries; for marketing of crops, fish, and industrial products; for purchase and supply of consumers' goods, house-building materials, and industrial raw materials; for transport, both water and road; and for banking.

The Plan laid down that there should be in every village an agricultural or an industrial co-operative, according to the predominant need. The towns would be divided into wards, each of which should have its consumers' co-operative. Other types of co-operatives could also be established in villages and towns if the need arose. The primary societies were to form district co-operative unions in which they were all represented by one or two delegates according to their size. Within the districts it was also required to form township unions. Each district union was entitled to elect two representatives to the National Co-operative Council, out of which were formed zone councils covering a number of districts. The activities of the councils are entered in other fields than economic, notably in education and promotion of Co-operative organisations. The unions, however, are created for business purposes, e.g., the primary consumers' societies are grouped in over 80 districts and township co-operative wholesale societies.

Some modifications were made in the Plan in 1953, but its main lines have been retained. By May, 1957, the number of primary societies was as follows:—

Multi-purpose Agricultural	...	6,966
Consumers' ...	... ..	5,125
Fishery	... ..	909
Industrial	... ..	319
Miscellaneous	... ..	582

On the national level the Union of Burma Co-operative Wholesale Society and the Union of Burma Co-operative Bank were also well established.

To guide the development of the Movement the Government created, in 1951, a Ministry of Co-operation and Commodity Distribution. Under the Minister the chief official is the Registrar, who is assisted by three Joint Registrars responsible, respectively, for administration, education, and economics. Below these are seven Deputy Registrars in charge of various sub-divisions of the work, and nine territorial Deputy Registrars. A hierarchy of lesser officials are engaged at different levels in promoting Co-operatives, auditing their accounts, and supervising their activities. The total establishment comprises some 800 officers.

In order to secure expert help in the execution of the Plan, the Burmese Government appealed to the United Nations Technical Assistance Administration and the International Labour Office for four specialists to serve for a period of from 12 to 18 months. An international team under an Indian leader was appointed. While the leader gave general advice on the promotion of all types of co-operatives, the other three were more specialised. An English expert dealt with wholesale trade, particularly the conversion of the Government's Civil Supplies Department into a national co-operative wholesale society serving trading societies of all types. A Co-operator from the U.S.A. advised on education, training, and propaganda. A Dutch expert specialised in the development of the industrial co-operatives promoted for cottage and small scale industries. The work of this team was remarkably successful, but further technical assistance was still necessary after its members left Burma in 1954. The development of the national wholesale society, in particular, demanded careful guidance, and a Technical Assistance expert continued to watch over it and advise its officers in building up its internal structure and procedures throughout the period covered by the present report.

The U.N./I.L.O. Mission also rendered invaluable help to a Government committee in the preparation of new Co-operative legislation to replace the Act of 1927 and several subsequent partial amendments. The new Act was passed by Parliament in 1956, It made more effective provision for societies other than the credit societies with which earlier legislation had been chiefly concerned, increased the powers of the Registrar and his officers to intervene effectively when they discovered malpractices and mismanagement, and laid down the lines on which financial aid could be provided for co-operatives by the Government. The amount which the Government has been able to provide for such aid totalled about Kyats 45 million per annum. There are also other useful privileges enjoyed by co-operatives approved by Government authorities, notably import licences varying between one-quarter and one-sixth of the licences granted to private enterprises, and licences to fish on easier terms than the Government could obtain by public auction.

National Co-operative Council

The National Co-operative Council, which was constituted in September, 1955, consists mainly of representatives, varying in number from three to six according to membership, from each of the affiliated district co-operative councils; and also two representatives of the National Wholesale Society; one representative of each other wholesale organisation operating over an area larger than a district; two representatives of the National Co-operative Bank; and up to 25 members directly elected by the annual general meeting on the ground of their distinguished service to the Movement in Burma. The President of the Council is elected by the general meeting, which also chooses 20 other members who constitute along with the President, the Executive.

The income of the National Co-operative Council is provided by a levy on all the affiliated societies of 2 per cent of their gross earnings less the audit fee due from them for their annual legal audit. The National Council retains 50 per cent of the yield of the levy, the remainder being divided between the district and township councils.

The objects of the National Co-operative Council lie almost entirely in the fields of organisation, education, and the formulation of policy. Before its establishment, information about Co-operation and the training of co-operative workers, governmental and non-governmental, depended solely on what could be provided by the Co-operative Department. One of the first acts of the Department after its creation was to draw up a comprehensive training programme for public officials engaged in Co-operative promotion and, in October, 1951, the State Co-operative Training School was established as a central organisation for this purpose. Somewhat later training classes were organised by district unions with financial help from the national wholesale society. Here and there, local organisations organised courses at their own cost. Simultaneously, attempts were made to provide instruction in Co-operative theory and practice for teachers in state schools, and classes were arranged in three centres for students, offering Economics of Co-operation in their matriculation examination. The National Council, at an early date, launched a fortnightly paper entitled *Life*, as a medium for disseminating Co-operative knowledge, supplementary to the Co-operative magazine published by the Department. The Council also prepared a scheme for a National Co-operative Training Institute for which it appealed to the societies to contribute to a fund of Kyats 1 million.

The effort to fulfil the Five-Year Plan undoubtedly stimulated the Movement's progress in many, although not all, directions. The scaffolding of its national structure has been erected but much remains to be filled in. In contrast to the development of the agricultural societies, the consumers' societies in the urban areas remain, on the whole, small and weak in their economic influence. During the earlier years of the Plan their numbers were still declining from the peak figure of over 7,000 reached about 1950. Towards the end of 1957, in reply to an enquiry by the I.C.A. as to what was the greatest need of the Movement, the then Registrar stated that most of the defects and weaknesses of the Movement stemmed from lack of adequate education and training in Co-operative principles, practices, and methods. External assistance was needed for the purpose of organising and conducting courses of training in business management as well as the employment of up-to-date methods of mass education and propaganda. The subsequent progress of the Movement thus depends, in a very large measure, on the power of the National Co-operative Council to realise its educational plans.

CANADA

Organisations affiliated to the I.C.A.:

Co-operative Union of Canada.
Le Conseil Canadien de la Coopération.

Area: 3,549,960 sq. miles
Population: 16,080,791

Although there were co-operative stirrings in Canada as early as 1790 the real dawn of the Movement dates from 1861 when a genuine consumers' society was established at Stellarton, Nova Scotia. About the same time others were springing up in the mining centre of Cape Breton.

With the development of agriculture, notably in the Prairie Provinces, co-operative marketing spread widely in the form of Farmers' Grain Elevator societies. These formed the basis on which in the 1920s provincial grain-marketing federations, known as "pools," were established. The pool idea was also applied to other kinds of farm produce such as livestock.

Meanwhile in the French-speaking Province of Quebec the first Peoples' Bank, *Caisse Populaire*, had been founded at Levis, in 1900, by Alphonse Desjardins, and others followed in quick succession. Agricultural co-operative marketing organisations began to be established after the turn of the century and grew fairly rapidly.

As in the pioneering period, co-operatives in the English and French-speaking areas continued to develop as separate entities, with the Co-operative Union of Canada, founded in 1909, acting as the central organisation of the English-speaking Movement, and *Le Conseil Canadien de la Coopération*, founded in 1946, of the French.

ECONOMIC DEVELOPMENT

From 1949 to the beginning of 1957 Canada maintained her phenomenal post-war rate of economic expansion.

Weekly earnings rose by 50 per cent over the period, while the cost of living rose by only 19 per cent, giving a big increase in the real purchasing power of industrial workers. On the whole, farmers were less prosperous than the rest of the community.

By the middle of 1957, however, expansion had come to a stop and Canada was facing the first serious recession since the end of the war. During 1957 expenditure on fixed business investment rose at a very much lower rate than in 1956, the real value of gross national product failed to rise, industrial production stagnated and unemployment became a serious problem. The cost of living which had shown very little increase since 1951, rose by 4 per cent, a rate which approached the 5.6 per cent increase in weekly earnings.

Industry has grown quicker than agriculture, which, although still very important, now supplies a smaller proportion of the national product than it did in 1949.

Wage rates in Canada are high in comparison with many other industrial countries, so that wages form a relatively high proportion of manufacturing costs. Production, therefore, tends to concentrate on branches of industry where the country's natural resources give producers an advantage—such as the timber or petroleum industries—or on the manufacture of goods whose production can be highly mechanised. In recent years expansion in output has been particularly marked in the “resource” industries. Output of pulp and pulp products increased by 36·6 per cent between 1949 and 1957. Canada supplies some 30 to 40 per cent of world exports of timber products; newsprint is the country's most valuable export, and Canadian mills account for almost one-half of world newsprint production. The last ten years have seen a fantastic development in Canada's oil industry. The country is the world's third largest oil refiner although far below the United States or Russia in importance, and in 1957 home production supplied 54 per cent of the crude oil needed. Canadian mineral resources are rich and varied and the basis of rapidly expanding metallurgical industries. Nickel, aluminium and copper have been particularly important for many years, and recently uranium and iron ore have become prominent.

Canada's farmers supply all the country's main needs in grains, livestock, and dairy products. In addition exports of farm products make up around one-seventh of total exports. Wheat is Canada's second most important export.

Output per man in agriculture is now 100 per cent higher than before the war, due to mechanisation accompanied by a general improvement in livestock. The shift of population away from the land has been striking; in June, 1957, there were only 774,000 employed in agriculture, compared with 1,293,000 in June, 1939.

In recent years farm incomes in Canada have failed to keep pace with the rise in incomes in industry and trade. Prices for farm products have declined while farm costs have gone up. The wheat farmers have been particularly hard hit as world grain prices have been falling and the Canadian producers have been unable to market a large proportion of the good harvests of recent years.

Since 1946 the Government has operated a price support scheme for a number of agricultural products, excluding grains. However, the support prices have been relatively low and the farmers have generally been able to sell their products without resort to the support prices. Wheat is marketed through the Canadian Wheat Board which buys wheat from the farmer at an initial price fixed each year by the Government. If, as usually happens, the Board sells the wheat at a high price, the surplus, after allowing for marketing costs, is paid back to the farmers. Until recently this scheme has worked satisfactorily and Canadian farmers have produced and sold their wheat without any kind of subsidy from the Government.

Recently, however, farmers have become seriously worried about their economic position. In general they consider that their purchasing power is falling and wheat farmers are particularly concerned about low wheat prices and the big annual surpluses. The wheat problem is one of low prices and excessively high production, not of an actual fall in demand. Exports in 1956 and 1957 were at record levels.

Between 1949 and 1957 the Government's financial policy aimed at reducing inflation by restricting credit, keeping government expenditure low, and budgeting for a surplus. This policy has been reversed since the recession set in, in mid-1957, with a view to maintaining consumer demand.

The pattern of Canadian external payments has been changing radically during the 1949-57 period. In 1949, as in pre-war years, the country's export surplus was largely offset by outpayments in the form of dividends and interest—the private capital surplus was small. By 1957, however, the export surplus had changed to a large import deficit which, combined with deficits for interest and other services, was offset by heavy imports of private capital for foreigners investing in Canadian industry.

CO-OPERATIVE DEVELOPMENT

During the period of this survey, when Canada's economy was booming, the co-operative sector was growing too; not spectacularly perhaps, but by well over 50 per cent. The growth, however, was very uneven across the country, with some Provinces showing much greater progress than others. The variation in the growth of co-operative marketing, for example, was wide with Ontario showing a gain of 86 per cent, and Prince Edward Island a decline of 14 per cent. The range was wider still in the supplies and consumer's field. Here, Saskatchewan led with a gain of 150 per cent, whilst New Brunswick could only show a 13 per cent increase.

Although membership of fishermen's co-operatives declined during the period, the volume of business increased appreciably.

Rapid development took place, too, among the various types of service societies. Credit unions for instance pushed their membership up to over two million, whilst co-operative insurance registered substantial successes. In the Province of Alberta, electricity co-operatives made tremendous strides in supplying power to farmers and other rural dwellers.

Marketing and Purchasing Co-operatives

Marketing co-operatives form the largest part of the Movement in Canada and about one-third of the agricultural income of the country passes through them. The most important crop handled by co-operatives is grain, and the Wheat Pools and the United Grain Growers are among the largest grain marketing organisations in the world. In some respects they are the most ambitious co-operative ventures in Canada.

During the period under review, however, other types of marketing co-operatives have been growing faster, particularly those for dairy products, livestock, eggs, poultry, and to a lesser degree, those for fruit and vegetables, honey, wool, and maple syrups.

Despite the growth shown by the latter types of societies, the overall position of marketing co-operatives, both from the point of view of the volume of business handled and the percentage of total marketing passing through co-operative channels, has not shown any substantial growth. Most of the changes in the volume of the marketing business have been associated with the annual fluctuations in the value of produce and particularly that of the grain crop. Between 1949 and 1957 the co-operative share of the total marketing business has varied between 30 and 35 per cent.

In contrast to the relatively slow development of marketing societies compared with that of the previous decade, co-operative purchasing societies have continued to show substantial expansion during the period under review. The retail value of goods sold to members almost doubled between 1947 and 1952, whilst between 1952 and 1957 there was a further increase of 21 per cent. Nearly all this increase reflected genuine growth since the consumer price index rose only by 5.6 per cent during this period.

The following table gives figures of business volume for marketing and purchasing.

Crop year ended	Societies reporting	Total business including other revenue \$ thous.	Marketing \$ thous.	Purchasing \$ thous.
1949 ...	2,378	982,232	783,293	191,804
1950 ...	2,495	1,015,264	803,639	206,082
1951 ...	2,348	988,459	769,264	209,985
1952 ...	2,194	1,112,469	840,113	234,848
1953 ...	2,221	1,147,590	874,698	245,629
1954 ...	2,086	989,066	735,780	234,583
1955 ...	1,949	941,377	704,047	228,446
1956 ...	2,041	1,092,516	832,389	258,751
1957 ...	2,022	1,126,209	825,007	283,730

From the above table it will be observed that the number of societies reporting at the end of the period is appreciably less than at the beginning. This, in the main, is due to the amalgamation and the liquidation of very small units. Overall individual membership of co-operatives during the period, in fact, has increased to 1,363,470, and nearly one million of these are concentrated in the three Prairie Provinces. The reason for this concentration is that remoteness from markets tends to greater need for organised efforts in agricultural marketing and consequently many of the Prairie marketing co-operatives grew up with the agricultural economy of the area and did not have to displace well-established private enterprises.

As the table shows, 1953 was a peak year for the marketing and purchasing societies and it is more significantly so when it is realised that from that year onwards, business figures for the 10 Wholesale

Societies were not included in the totals. To some extent increased price levels were a factor in the lower figures of 1954 and 1955. From 1956 an upward trend in volume turnover is again discernible, and 1958, in fact, returned figures which were second only to those of the record year of 1953.

The table also confirms an important trend that had been taking place before the period of our survey, namely that the patterns of co-operative business in Canada have been changing in recent years. The handling of supplies and consumer goods is becoming much more important in relation to marketing. Twenty years ago, 10 dollars passed through marketing societies for only one passing through purchasing societies. By 1947 the figure was down to four dollars to one, and in 1957 it was only three dollars to one. This means that people have been becoming more conscious of the value of consumer co-operation and that farmers and fishermen are just as concerned how they spend their income as to how they earn it. Urban people, too, have been discovering the value of consumer's co-operation and saw the opening of one of Canada's best super-markets by the Red River Co-operative in Winnipeg.

During the period under review there has been a continuous decline in the ratio of member capital to outside capital, in the marketing and purchasing co-operatives. Although figures for the earlier years are not available, a comparison between 1955 and 1957 adequately illustrates the position. Whereas in 1955 the ratio was 2.11 dollars of member capital for one of outside capital, by 1957 it was only 1.82 dollars.

Fishermen's Co-operatives

During the period under review fishermen's co-operatives, strongest in British Columbia but now developing satisfactorily in Ontario and Saskatchewan, made reasonably good progress although the actual individual membership declined from 12,766 in 1947 to 9,704 in 1957. The volume of business handled, however, showed a marked upward trend and by 1957 totalled 20 million dollars as against less than 13 million in 1949.

Wholesaling Activities

Nine consumers' wholesale organisations are the foundation for the co-operative handling of supplies and consumer goods. These provincial wholesales in turn are federated with Inter-Provincial Co-operatives Ltd., Winnipeg, which acts as their purchasing and manufacturing agency. All these provincial wholesales are mainly engaged in supplying merchandise, although in the Eastern Provinces they also act as central marketing agencies for farm products. The main commodities supplied are flour, feed, and fertilizers (approximately 37 per cent) while petrol, oil, and automobile supplies come a good second.

For the earlier years of this review, the figures of total business volumes of the wholesales are not available since they were incorporated in the figures for marketing and purchasing societies. The business volume of the wholesales in 1954 was 149,793,818 representing an increase of 18 per cent over 1953, the first year for which figures are available. In 1958, however, this total had increased to 220 million dollars. Similarly the assets of the wholesales have increased considerably. In 1951 the figure was 31 million; in 1952, 31.6 million; in 1954, 48 million; and in 1957, 58 million.

The growing activity of the wholesales is also illustrated by a number of other events. In 1955 it was decided to establish a wholesale in Newfoundland, whilst Saskatchewan Federated Co-operatives and the Manitoba Co-operative Wholesale amalgamated to form Federated Co-operatives Ltd., to carry on wholesaling in Saskatchewan and Manitoba. This organisation has since expanded its co-operative refinery which enables co-operative petroleum products to be supplied outside its own trading area. The wholesale organisation United Co-operatives of Ontario has doubled its volume of business during the period and has developed a petroleum department along with other lines. In 1958 it also announced the opening of a contract farming division to meet the threat of vertical integration in agriculture by supplying farmers with feeds and other requisites for agricultural production. Moreover Inter-Provincial Co-operatives itself, in 1954, purchased a chemical plant for supplying its member co-operative wholesales.

Credit Unions

Since the end of World War II Credit Unions in Canada have enjoyed uninterrupted growth. Every year their number, their total membership, and assets have increased substantially.

In 1957 there were 4,396 registered credit unions in operation, with a total membership of over two million and assets of \$846 million.

Quebec is the Province with the largest credit union movement and accounts for over half of all credit union members in Canada. Ontario has about the same number of credit unions—over 1,400—but total membership and assets are much lower than in Quebec.

The following table gives details of the development of the Credit Union Movement since 1949.

Year	Credit Unions chartered	Members	Members as a percentage of total population	Assets \$ million
1949	2,819	940,427	6.9	282
1950	2,965	1,036,175	7.5	312
1951	3,121	1,137,931	8.1	359
1952	3,333	1,260,435	8.7	424
1953	3,606	1,434,270	9.7	489
1954	3,920	1,560,714	10.3	552
1955	4,100	1,731,328	11.1	653
1956	4,258	1,870,277	11.6	761
1957	4,396	2,084,658	12.6	846

In 1957 there were also 27 central credit unions in operation whose functions are to provide a source of funds for them to borrow from when necessary. Some central credit unions restrict their membership to credit unions, others admit other co-operatives as members.

The 27 centrals, which cover both the English- and French-speaking areas, had a total membership of 4,608 consisting of 3,915 credit unions and 693 other co-operatives. The largest membership was reported by the affiliated regionals and centrals of the *Fédération des Caisses Populaires Desjardins*. Total assets of all centrals amounted to \$103 million.

The growth and success of the central credit unions eventually led to the proposal for a co-operative credit society to service all provincial societies as an apex institution for the whole of Canada. The proposal, sponsored by the Co-operative Union of Canada, became law in 1953 and the organisation and centrals of the Canadian Co-operative Credit Society was held in 1954.

As at December 31st, 1956, the Canadian Co-operative Credit Society had assets of \$146,167. The number of members was eight.

Insurance

Co-operative insurance is one of the oldest forms of co-operation in Canada and during the period under review it has been growing faster than ever before to become about the largest.

The total insurance in force with the Co-operative Life Insurance Company was \$87,711,000 at the end of 1957, and had topped the \$100 million mark by the end of the following year. The equivalent figures for 1948, 1951, and 1954 were \$17,327,000, \$35,621,276, and \$63,670,953 respectively. The company, incorporated for the Province of Saskatchewan in 1945, obtained a Dominion Charter in 1946 and now has assets of \$4,800,005.

The Co-operative Fire and Casualty Company, incorporated in 1952, grew rapidly and pioneered new fields of protection, as for example in group automobile insurance. The Co-operator's Insurance Association which specialises in automobile insurance and was incorporated for Ontario in 1946, became the fourth largest insurer of motor cars in the Province despite competition from 200 other firms. At the end of 1958 it had about 80,000 policies in force, and its assets stood at more than \$1,700,000.

Miscellaneous Co-operatives

Outstanding among a variety of co-operative endeavours, which include the operation of frozen food locker-plants, medical and health insurance, the joint use of farm machinery, etc., are the electric co-operatives of Alberta. Started in 1947, the co-operatives grew so quickly that by 1950 they numbered 70 and had taken electric power into 10,000 farms.

Since then the pace has not slackened and at the end of 1957 there were 360 societies in operation and over 45,000 farms had been electrified as a result of their efforts.

CO-OPERATIVE UNION OF CANADA

The expanding activities of the Movement in the economic field were matched by a corresponding expansion in the work of the Co-operative Union, which, since its reorganisation prior to the opening of the period which this survey covers, had become a federation of provincial unions embracing all types of co-operatives. By 1953, when the Newfoundland Co-operative Union affiliated to it, every Canadian Province, except French-speaking Quebec, was represented in it. That year, too, saw the accession of the Credit Union National Association to C.U.C.'s ranks, whilst the following year English-speaking co-operators in the Province of Quebec incorporated a Provincial Union of Quebec Co-operatives and affiliated to the C.U.C.

In the field of legislation C.U.C. sponsored the formation of the Canadian Co-operative Credit Society, in 1952, and more recently has been pressing for the passing of a Federal Act for Co-operatives. In 1958 representatives of the Union gave valuable evidence before a Royal Commission on Price Spreads in Food Products.

During the period of this review C.U.C. has been making and consolidating contacts with other groups and organisations in the country. Thus there has been a growing awareness of the mutual interests of the C.U.C. and the Labour Congress, with the result that in 1956 a National Labour Co-operative Committee, consisting of six representatives from each Movement, was established. The functions of the Committee are to review relationships and plan educational and promotional subjects. Through the work of this Committee organised workers are becoming better acquainted with the Co-operative Movement and finding out how it can help them save and spend more wisely the extra dollars won for them.

The Union has also maintained close ties with the Canadian Federation of Agriculture and members of agricultural co-operatives are realising that economic security of farmers cannot be separated from the security and welfare of the urban workers.

In the specifically educational field C.U.C., in 1958, issued a new journal, *Canada Co-operative Digest*, and was instrumental in launching a new education service—Director's Advisory Service—in conjunction with some 60 societies in Ontario. Co-operatives in other Provinces are expected to join later.

Cordial relations have been developed between the C.U.C. and *Le Conseil Canadien de la Coopération*, its counterpart in the French-speaking areas, and a number of submissions have been made jointly to the Federal Government. There has been close collaboration on all matters of mutual concern, and this reached its highest

peak in 1958 when both organisations jointly sponsored a bilingual conference of Co-operators in Quebec City. "Co-operative Week" has also become an annual project of the two Federations.

At the international level C.U.C. has, since 1953, played a valuable part in training co-operators from under-developed countries both under the aegis of the Colombo Plan and other projects.

CO-OPERATIVE DEVELOPMENT AMONG FRENCH-CANADIANS

In the French-speaking areas of Canada, where co-operatives have had a separate development and established their own central organisations, the Movement's progress during the period under review was in general line with that in the rest of the country. The most spectacular gains were made by credit unions, insurance societies, and purchasing co-operatives taken altogether.

There are about 1,500,000 French-Canadians in membership with co-operatives of various types. Though scattered throughout the ten Provinces, the vast majority of them are concentrated in Quebec where there are over 2,000 societies of 14 types. Their central organisation is the *Conseil Canadien de la Coopération*.

Marketing and Purchasing Societies

There are some 700 societies of this type operating in the French-speaking areas. Many of them carry on retailing of consumer goods in addition to their main activities.

During the period under review the volume of business transacted by them has almost doubled from \$71,539,064 for the financial year ending July 31st, 1950, to over \$150 million during 1957-58. The business of the purchasing societies has increased at a slower rate than a lot of the marketing societies. Whilst that of the latter has gone up by some 54 per cent since 1947, that of the former has increased by no more than 22 per cent, although during the same period the number of societies has decreased by about 20 per cent, due in the main to amalgamations. Individual membership has grown from about 90,000 in 1950, to 138,834 as at July 1st, 1958, and the co-operative percentage of goods handled has increased from 20 to 25 per cent.

The central organisation of the agricultural co-operative societies, *Coopérative Fédérée de Québec*, has shown remarkable vitality during the period and its turnover for the financial year ended July 31st, 1958, was its highest ever at \$95,000,000. The increase of \$17,000,000 over the previous year was also the largest increase registered in any year. The rate at which *Fédérée* has been prospering can be seen from the fact that in 1954 its business volume was no more than \$38.2 million.

CEYLON

Organisation affiliated to the I.C.A.:
The Co-operative Federation of Ceylon.

Area: 66,000 sq. km.
Population (1955): 8,589,000
per sq. km.: 131.

Co-operation is bound up with Ceylon's national economy, having been initiated by the Government, in 1912, as part of a rehabilitation programme for village communities. In the early days the Movement was chiefly concerned with rural credit, but the years 1942 to 1945 saw a rapid development of consumers' societies which, by 1957, were catering for over a half of the island's population. The Co-operative Wholesale Establishment, founded in 1945, supplies co-operatives with consumer goods.

Expansion in agricultural co-operation came after 1945 with the development of credit, production, and marketing societies, and latterly with the integration of credit and marketing and the formation of multi-purpose societies. In 1957 co-operative activities were co-ordinated by the formation of co-operative districts corresponding to the 24 administrative districts of the island. District unions were formed, and were affiliated to the Co-operative Federation, which was inaugurated in 1955 and became a member of the International Co-operative Alliance in 1957. The Government still holds the co-operative reins to a great extent, continuing to carry out, through the Ministry of Agriculture and Lands, the promotion and organisation of co-operative societies; but publicity and education are the concern of the Co-operative Federation. The Co-operative Federal Bank and some 12 provincial co-operative banks, together with various Ministries, help to finance the Movement.

ECONOMIC AND SOCIAL DEVELOPMENT

Ceylon is rich agriculturally but poor in fuel and mineral resources, and depends on exports of three commodities to support the island's high and rapidly growing population. Export earnings are vital, for Ceylon needs to import half her rice requirements and nearly all her industrial goods. The country is dangerously dependent on world prices for the export commodities of tea, rubber, and cocoa, which bring in one-third of the national income. Tea alone makes up 50 to 60 per cent of the total earnings. As a result of this dependence, Ceylon's post-war economy has been a series of booms and crises, governed by the prices obtainable for the country's exports. For example, in 1954 earnings from the exports rose by 36 per cent.

The Ceylonese Government aims at reducing dependence on imports by increasing food production and developing industries. The Co-operative Movement, through its partnership with the State, is expected to play a large part in increasing rice production to a level of self sufficiency. Efforts to raise food output included the development of new land by peasant colonies, the restoration of irrigation works, and the subsidising of rice producers. As a result, the index of agricultural production (1934-1938=100) rose from 126 in 1949-1950, to 157 in 1956-1957, and that of food production (mainly rice) rose from 121 to 157 in the same period. But this fairly rapid increase in agricultural output was largely counter-balanced by the rapid increase in population—about 2.8 per cent a year. Thus, *per capita* food production, which was 93 per cent of pre-war, in 1949-1950, was no more than 98 per cent of pre-war by 1956-1957. Ceylon's rapid population growth is a major obstacle to economic development. Although the country's national income has risen slowly in recent years, national income per head has shown no real increase.

Industrial production accounts for only about 5 per cent of gross domestic production, but efforts are being made to expand textile production and build up new industries such as ceramics, paper, leather, and cement.

The two Six Year Investment Plans, launched in 1948 and 1955, were general in outline and linked in scope. The new Government, elected in early 1956, aims at the progressive nationalisation of basic industries, and has enlarged the scope of the current Six Year Plan. In recent years, internal prices have been kept relatively stable by budgetary measures. Food subsidies have been increased and export taxes raised when external commodity prices were high.

THE CO-OPERATIVE MOVEMENT

The Co-operative Federation embraces many kinds of co-operative enterprises from banks to milk and fish to hospitals, and where the emphasis before the last war was on rural credit, in 1942 to 1945 the consumers' movement came to the fore as a life line of food distribution. The number of primary societies increasing from 52 to 3,887 in that period. After 1948 the number of retail societies fell, and was 2,584 in 1956, with 95 wholesale unions supplying necessary goods. Nevertheless, they are catering for 4,683,000 consumers—over half of the population—and their sales in 1957 amounted to Rs. 185 million, and that of the unions to Rs. 322 million.

Credit societies continue to be of great service to the peasants, and increased their numbers from 1,959 in 1948, to 3,569 at the end of 1956, thus having the largest number of any single type of co-operative. The majority of the loans were for agricultural purposes.

On the productive side the co-operative agricultural production and sales societies, begun in 1947, are of the most importance. They increased their numbers from 47 in 1948, to 955

at the beginning of 1957, when they had 235,000 members. Their aim is to give loans in cash and kind, supply agricultural requirements, and sell produce to members. The Director of Food Production finances them, and the Commissioner for Marketing is their customer under the Guaranteed Price Scheme.

One of Ceylon's main exports is coconuts, and this industry is being rehabilitated by the Government on a co-operative basis. The 32 coconut societies, with a membership of 8,000, are affiliated to the Union of Coconut Producer Societies, which was given a large Government loan, interest free, repayable in 40 years. During 1956 the societies sold produce worth Rs. 10·4 million.

Cottage industries have expanded rapidly, increasing from about 40 co-operatives in 1949, to 713 in 1957, and are the backbone of the rural economy. The Government assists them with short-term loans, and has given similar help towards developing the fishing industry on co-operative lines. Fishermen have their co-operative credit, sales, and fishing societies, and the Ceylon Co-operative Fish Sales Union is the central organisation for these producer societies. Co-operative production and distribution of milk has rapidly expanded and there are 31 societies affiliated to the Colombo Co-operative Milk Union which owns the most up-to-date pasteurisation plant in Ceylon.

During the latter part of 1957 a scheme was adopted for co-operative management of tea estates. Tea smallholders' societies number 24. Tobacco growers' societies have been encouraged and are financed by the Department of Agriculture, a major part of whose duties it is to look after the Co-operative Movement, which embraces credit, savings, distribution, production, and marketing, with a total of over 10,000 societies. It was the Minister of Agriculture who, in 1957, set the Co-operative Department the target of establishing a multi-purpose society in each village, within three years. A preliminary step was the setting up of development committees—one to each village—to function as agricultural planning bodies until replaced by the multi-purpose societies themselves.

Among other types of societies, Ceylon has co-operatively run hospitals, dispensaries, transport, housing, and welfare societies.

Education

In the educative field, the Movement has its School of Co-operation, which has won wide recognition, and nine education centres. The School is chiefly for training inspectors. Besides study circles and training classes, there is a three-month course for managers and secretaries of multi-purpose societies. Four of the centres are primarily for educating fishermen in Co-operation, and for this section of the community study circles are run for prospective members. The fishermen's education scheme has been made possible by a very generous grant from the Canadian Government, under the Colombo Plan, and it comes within the Co-operative Department's Extension Division, established in 1956 to meet the extra-mural educational needs of the Movement. Under this Division, also,

come the school co-operatives, numbering 1,395, with over 124,000 members in 1957. The societies organise study circles, run thrift schemes and bookshops, and some of them, hairdressing saloons and canteens. Other educational and propaganda activities are the supply of news, organisation of meetings, film shows, tours, and distribution of literature. In 1954 the Movement took the unique step of launching a co-operative society for authors, ensuring members the full benefits of authorship.

During the period under review a new impetus was given to the Movement's educational activities as a result of two ILO technical assistance missions undertaken by a British Co-operator, who in 1952-53, and again from 1955-57, acted as Adviser to the Government on Co-operative Educational Development.

Future Outlook

Though the Ceylon Movement is 46 years old, it is only lately that it has really developed and undoubtedly the trend towards integration is of great significance to its future progress. The integrated scheme of credit and marketing has proved its success in an initial experiment at Palugama, where stores, credit, and marketing were linked together. This marketing society is now one of the biggest and best on the island. The rapid expansion of the Movement is reflected in the total turnover, which, in 1956, reached the high figure of Rs. 1,271 million, excluding the Co-operative Wholesale Establishment.

While acknowledging that the Government is responsible for the envisaged expansion as part of a scheme to improve the national economy, the Movement is not content to accept the State as a sole and continuing authority, and has clearly stated in its 1957 report that the co-operatives, once they are competent to stand on their own feet, should become democratically independent.

CYPRUS

Organisation affiliated to the I.C.A.:
The Co-operative Central Bank Ltd.

Area: 9,300 sq. km.
Population (1955): 520,000
per sq. km.: 56.

Launched in 1914, when the first Co-operative Societies Law was enacted, the Co-operative Movement in Cyprus today enters into almost every aspect of the island's economic life. Credit Societies and savings banks cover the whole country—marketing societies have proved successful, and the consumers' movement has made progress. Processing societies are engaged in wine making and olive pressing, and miscellaneous types of societies include housing irrigation, and a co-operative dairy. From 1946 onwards several co-operative farming societies have been formed. The apex organisation of the movement is the Co-operative Central Bank, which provides credit for the various societies, and became a member of the I.C.A. in 1958.

ECONOMIC AND SOCIAL DEVELOPMENT

Cyprus is an agricultural country rich in exportable produce, the principal commodities including wheat, carobs, citrus fruits, potatoes, lemons, almonds, wines. Approximately one million of its 2 to 3 million acres are farmed, and 570,000 acres are cropped annually. The island also grows cotton, has large areas of pasturage, cultivates olives and vegetables. The Cyprus Grain Commission guarantees growers an assured market for their surplus grain, and the Government subsidises the wine industry through its Vine Products Scheme, introduced in 1949 to stabilise the price of raw material, and by allowing a special subsidy on grapes sold to factories for vinting. In the Forest Department, much has been done to preserve and develop forests and undertake re-afforestation. The saw milling industry was expanded in 1956. Cyprus also has a profitable mining industry and a number of light industries.

The period 1949 to 1957 was one of deep political unrest for Cyprus, and the fluctuations of terrorism, states of emergency, and attempts at a new constitution, inevitably had their repercussions on the island's industry and trade. Revenue derived from development dropped sharply between 1953 and 1956, but almost doubled in 1957. Expenditure, in both the ordinary and development fields jumped sharply between 1953 and 1955.

Yet, despite unrest, Cyprus has effected a degree of both economic and social betterment.

CO-OPERATIVE MOVEMENT

Credit facilities for farmers indebted to money-lenders was the first task of the Co-operative Movement. Gradually these societies, on the Raiffeisen model, became truly co-operative. After 1936, when the Movement was generally reorganised, they fulfilled their proper function of village banks, and between 1949 and 1957 reached almost saturation point in numbers, with credit and thrift societies even in the most remote areas. But they had scope for development within themselves, providing members with farm equipment, pooling their produce for collective sale, renting and buying land for redistribution to members, acting as Government agents for various projects, building shops for renting to local co-operative stores. In 1950 there were 403 of them with reserves of £217,980, and by 1957 the number had increased to 457.

The societies are affiliated to the *Co-operative Central Bank*, which, in addition to its normal banking functions, has acted as financial agent for the Grain Commission and the Government in the purchase of cereals and fruit through societies. Despite acute competition in prices, the Bank had a satisfactory gross profit of £68,220 in 1956, and a reserve fund standing at over £371,000.

School Co-operatives are an important part of the Cyprus movement and provide a steady source of capital, helping Cypriot farmers to expand and improve their holdings. Over 85 per cent of schoolchildren belong to the scheme, launched in 1950, with 344 schools and 30,000 depositors with total savings of £36,000. These figures had increased to 687 schools, 66,500 depositors, and savings of over £600,000, by 1957.

The Consumers' Movement has made striking progress since 1949, increasing from 114 societies in 1950, to 266 in 1956, with a total membership of over 44,000, and turnover amounting to £2,579,881. Many societies have acquired their own premises and warehouses, and the Grain Commission has issued long-term loans for the building of grain stores.

In the educative field an important aspect is the encouragement of thrift and co-operative methods inculcated in schoolchildren through their savings societies. Much is owed to the school-teachers who formed their own savings bank 20 years ago—for their enthusiasm and effort. Visits, lectures, meetings, and training courses, the supply of literature, and a quarterly magazine in English, Greek, and Turkish, are educational facilities offered by the Movement.

Generally, the Movement is pursuing a policy of de-centralisation and the creation of limited areas of responsibility within the districts. The Department of Co-operation is reorganising the educational and administrative sections. Three recent supply unions have much improved the purchasing arrangements of the retail societies.

The Movement is aiming at the establishment of a Cyprus Co-operative Union that will bring into membership, and represent, all types of societies on the island.

DENMARK

Organisations affiliated to the I.C.A.:

De samvirkende danske Andelselskaber
(The Federation of Danish Co-operative
Societies).
Det Kooperative Faellesforbund i Danmark
(The Union of Urban Co-operative
Societies).

Area: 44,000 sq. km.
Population: (1955) 4,473,000
per sq. km.: 103

The Federation of Danish Co-operative Societies dates back to 1899, when the Central Co-operative Committee was established as a joint organisation to represent the co-operative societies. But this organisation was reorganised in 1917 by the formation of the Federation, and the Central Co-operative Committee became the executive council of this body. With the Federation are affiliated the consumers' societies—through the Danish Co-operative Wholesale Society, F.D.B.—the agricultural productive, purchasing and marketing societies, insurance and banking societies, and some others. As the societies which once formed the Federation have almost absolute independence and self government, however, the activities of the Federation are confined to problems of common interest for the individual societies, such as the publication of a co-operative weekly paper, the organisation of conferences, educational courses, summer schools, and the collection and preparation of informative and statistical material. Members of the Committee also represent the Movement on a number of government committees, boards, and councils, etc., and in international work, particularly with the I.C.A.

The Consumers' Movement dates back to 1866, when the first society was established, and its greatest support was from the rural areas. Even today about 64 per cent of the members come from the countryside.

The Agricultural Co-operative Movement began in 1882 with the establishment of the first co-operative dairy, and now covers almost every field of agricultural activity.

Among other societies affiliated to the Federation are fruit and fish marketing societies, a cement factory, coal import societies and a co-operative sanatorium association.

ECONOMIC AND SOCIAL DEVELOPMENT

Economic and social development in Denmark in the years after 1949, is characterised by a continuous decline in the agricultural population, a percentage of unemployment between 8 and

12 per cent, a considerable rise in agricultural and industrial production as a result of rationalisation and mechanisation—a still higher relative increase in exports and imports, and an almost permanent balance of payments difficulty.

These main features indicate the fundamental tension between the desire for an expansive economic policy and the necessity for a contractive one. The rather sharp and inflationary expansion that has characterised developments in Western Europe and the United States during the period, forms the natural background for the development in Denmark; and the extent to which this inflationary pressure materialised corresponds to the average of the neighbouring countries—less than in the other Scandinavian countries but more than Belgium and the Netherlands, for instance. The annual average increase of the consumers price-index was $4\frac{1}{2}$ per cent.

National production shows an increase of slightly less than 3 per cent a year calculated in constant prices (1949). It is also less than the increase in most other countries in the Western world, and several factors have contributed to this result.

Foremost is the basic structure of the Danish economy. Denmark mostly imports raw materials, fuels, etc., for industry and agriculture, and exports agricultural and industrial products. The former were exposed to increasing difficulties because of protective measures in other countries, and the latter have experienced a remarkable rise during the period—up to 40 per cent of total export. The trend of prices has proved unfavourable for this composition of foreign trade and trade terms have deteriorated substantially. Denmark's outstanding position in international trade, as one of the countries with the highest value of foreign trade *per capita*, had led to a serious exchange problem, even though the quantitative increase in exports was higher than in imports. To solve this foreign exchange problem the authorities have had to tighten the economic policy and slow down production. This again has resulted in a smaller investment-rate than in the neighbouring countries.

The recessionary effects of this policy have made it impossible to solve the unemployment problem. For 1949 onwards the percentage of unemployed has not been less than 8 per cent, and in 1952 it even rose to 12·5 per cent. The existence of some depressed area seasonal unemployment and a decline of the total labour force in agriculture, are important factors in this. The highest percentage of unemployed is found among unskilled workers.

However, this has not hindered the rise in the general wage level, caused by automatic regulation according to price-indices and “bottle-necks” in some professions, and increases following general agreements between workers' organisations and the employers, every second year. While the annual average of the consumers' price index rose by 40 per cent, the average of hourly wages increased about 63 per cent. Total consumption shows an increase of about 2 per cent, as an annual average for the period, and follows the line of a greater relative demand for durable goods.

THE CO-OPERATIVE MOVEMENT

The general economic and social development not only forms the background, but is closely connected with the development of the co-operative movement in a country where, in any sector, the movement plays the same role as it does in Danish agriculture. In several commodities, co-operative societies handle about one half of the production, and in some products even as much as 90 per cent.

Table I
MEMBERSHIP AND TURNOVER, 1949 AND 1957, OF CO-OPERATIVES AFFILIATED TO THE FEDERATION OF DANISH CO-OPERATIVE SOCIETIES

Type of Societies	Number of local societies		Individual members (thousands)		Turnover (million kroner)	
	1949	1957	1949	1957	1949	1957
Consumers' Co-operative Societies—						
Local Societies	1,978	1,952	446.2	491.0	707.5	1,281.8
Wholesale Societies	—	—	—	—	398.1	714.1
Agricultural Production and Marketing Societies	2,458	2,766	646.1	685.6	3,477.7	5,789.3
Agricultural Purchase Societies	3,292	3,511	101.5	106.6	383.7	718.1
Other Production and Marketing Societies	7	49	1.5	3.3	8.3	85.3
Other Purchase Societies	—	—	2.9	3.3	38.7	70.0
Insurance Societies, etc.	—	—	845.2	900.9	33.7	85.5
TOTAL ...	7,728	8,278	2,043.5	2,190.7	5,047.7	8,744.1

For societies affiliated to the Federation of Danish Co-operative Societies figures are shown in Table I for turnover, number of societies, and membership. Total turnover has increased from 5.047 mill. kr. to 8.744 mill. kr., or about 73 per cent, which is nearly twice as much as the general price level. The number of employees has increased from 28,844 to 38,594, mostly as a result of a change to more diversified production, which needs more workers. The number of societies has grown by more than 500, chiefly because of the increase of member societies attached to the Farmers' Co-operative Egg Export, the Feeding-stuff societies, and the Fertiliser Society. It is mainly existing consumers' societies which have now joined these organisations, so that the figures do not indicate the new established societies.

Membership was almost 2.2 million in 1957, or 150,000 more than in 1949. Since many Danish farmers are members of several societies, the number of actual co-operators may be estimated at about half a million.

THE CONSUMERS' MOVEMENT

Local Societies

Table II shows an increase in total membership of 10 per cent, so that the total figure is almost half a million. As most of the members represent households, one third of the households in the country are associated with the Movement. The distribution between the towns and the rural districts shows, however, that only 20 per cent of the households in the towns are represented, as against

56 per cent in the rural districts. On the other hand the increase in total membership during the period is mainly due to development in the towns, especially in the Metropolitan area.

The total number of local societies remains almost the same at the end of the period as at the beginning, but this veils the fact that new societies have been established while others have been amalgamated or dissolved. Most of the societies only have one shop, but in the bigger towns they have more, and altogether there are 2,282 shops. In Copenhagen the Metropolitan Consumers' Society alone has 240 shops.

Table II
THE DANISH CONSUMERS' MOVEMENT, 1949-1957

Year	Local Societies				Danish Co-operative Wholesale F.D.B.			
	Membership	No. of Societies	Turnover mill. kr.	No. of Employees	Membership	Turnover mill. kr.	Production	Cons. Goods Price Index (1953-100)
1949 ...	446,200	1,948	707.5	6,759	1,994	389.2	105	82
1950 ...	446,600	1,954	828.0	6,990	2,004	475.7	132	87
1951 ...	454,700	1,956	964.3	7,090	2,017	559.8	160	96
1952 ...	467,400	1,963	1,052.5	7,300	2,033	591.1	169	100
1953 ...	473,700	1,962	1,093.0	7,415	2,045	624.6	172	100
1954 ...	481,700	1,964	1,140.2	8,115	2,049	640.6	173	101
1955 ...	490,000	1,963	1,196.1	8,385	2,059	662.7	162	107
1956 ...	478,000*	1,968	1,277.1	9,058†	2,072	695.2	170	113
1957 ...	491,000	1,952	1,281.8	9,500†	2,067	700.9	178	115

*The fall results from a change in the method of calculation in the Metropolitan area.

†The method of calculation has been changed.

From 1949 to 1957 the turnover of all societies increased by 81 per cent. For the same period the index of consumers' prices rose by 40 per cent, which means that the real increase in the volume of co-operative trade is about 29 per cent.

The number of employees has also increased, but as the method of calculation has been changed and for the latter years includes groups of employees who were not included at the beginning of the period, the figures do not indicate the real development. In 1957 the number of persons employed was 9,500.

The Danish Co-operative Wholesale Society

The Danish Co-operative Wholesale Society—F.D.B.—is the larger of the two wholesale societies. It embraces the greater part of the local societies, and also a number of other societies which have been admitted as special members. In 1957 the total membership was 2,067 societies—73 more than at the beginning of the period. The turnover of F.D.B. for that year was 701 mill. kr. or an increase of 80 per cent over 1949. This means a real increase equivalent to that of the local societies.

Production in F.D.B. factories in 1957 rose from a value of 105 mill. kr. to 178 mill. kr. To this latter figure may be added the production in four self-governing co-operative associations affiliated

to F.D.B.—a flour mill, a flax-scutching mill, a fruit canning factory and a book publishing association—bringing the total production value to 229 mill. kr.

The Ringkøbing County Co-operative Wholesale Society—R.A.V.—has 140 member societies but its activities are confined, to the County of Ringkøbing in the western part of Jutland. Ninety-seven of the member societies are also members of F.D.B. In 1957 the turnover was 13·2 mill. kr. or 48 per cent more than in 1949. But if the rise in prices is taken into consideration, the real increase is about 6 per cent.

For the Consumers' Movement as a whole the period is significant for a continuous process of liberalisation in the retail trade. War-time restrictions were abolished and foreign trade was liberalised to the extent of about 90 per cent. The result has been growing competition which the Movement has tried to anticipate by strengthening its own organisation by modernisation and rationalisation. A new system for the distribution of goods from warehouses to local societies has been adopted; new centralised warehouses have been planned and are now under construction; and a new advisory department has been established in order to give local societies expert help in the modernisation of their shops. At the end of 1957, 178 self-service shops had been established, mainly in the towns, and here the Movement has taken the lead. To meet the economic problems involved in this development, local societies established a Loan Fund and have also been supported by the F.D.B.

In consequence, co-operative societies have regained the share of the total market which they held before the war. The growth is chiefly found in towns and especially the capital, while the position in rural districts has become stagnant. Many rural societies have developed to an extent that makes further progress difficult, and migration from the countryside has added to the difficulties.

AGRICULTURAL PRODUCTION AND MARKETING SOCIETIES

This branch of the Danish Co-operative Movement is the biggest, covering almost every kind of agricultural activity.

During the period 1949 to 1957 agricultural production increased by one third, but behind this general increase an important change has taken place. Traditionally, bacon, butter and eggs have been the most important products and they remain so; but there has been a strong tendency towards more diversified production and export. This is partly due to the difficulties which Danish agricultural exports have met abroad.

Besides butter, several other dairy products are made and exported, such as cheese, fresh milk, condensed milk and dried milk. Besides bacon, several pig products are now of increasing importance, such as canned ham, other canned meat, and various by-products. Besides live cattle and breeding stock, beef and veal

are also of importance now, and exports have increased considerably since the beginning of the fifties. Because of this trend the different groups of societies show a development which is not homogeneous.

Since the thirties, when the government took over export control in order to support the farmers, and right up to April 1st, 1950, this work has been entrusted to official export committees, one for each of the most important products. In these committees, co-operative societies as well as private firms were represented. In 1950 when the Government export committees were abolished, corresponding farmer-owned and farmer-controlled export organisations were set up. The co-operatives are the stronger group in these organisations, although private exporters are represented, too, and the objective still is to centralise and co-ordinate export trade. Competition has intensified, but the difficulties facing the export trade because of increased protectionism in other countries has led to a growing interest in finding ways to avoid the bad effects of such competition. In 1958 legislation was introduced to promote co-ordination, and a new "Agricultural Marketing Council" was established.

The Co-operative Dairies

The number of milch cows shows a decline of 100,000 to 1·5 mill. during the period, but the average yield of all cows has increased and in 1957 was 4,038 kilos of milk containing 4·34 per cent of fat, equal to 175 kilo butterfat. As will be seen from Table III the amount of milk delivered has not fluctuated much. The figures include the milk delivered to co-operative dairies—90 per cent of the total production.

Table III
THE CO-OPERATIVE DAIRIES, 1949-1957

Year (Oct.-Sept.)	Membership	No. of Societies	Turnover mill. kr.	Milk delivered	Butter production	No. of Employees
1948-49 ...	180,044	1,321	1,600	3,880	147·0	—
1949-50 ...	180,044	1,309	1,739	4,500	176·9	—
1950-51 ...	180,044	1,299	1,740	4,457	173·8	6,813
1951-52 ...	180,000	1,295	1,747	4,152	153·8	6,845
1952-53 ...	175,800	1,270	1,954	4,421	167·9	6,768
1953-54 ...	173,652	1,263	1,990	4,570	182·4	6,759
1954-55 ...	172,713	1,255	1,966	4,291	166·2	6,870
1955-56 ...	169,300	1,240	1,920	4,209	165·0	6,858
1956-57 ...	167,400	1,223	1,932	4,448	172·4	6,868

The decline in membership is partly caused by a general decline of about 8,000 in the number of farms, and partly by the fact that some farmers have turned solely to plant production, as a result of the market outlook. The number of dairies has also been reduced by about one hundred, mainly through amalgamation. This tendency is certainly going to continue and will change the basic structure of the Danish dairy industry in the years to come. The number of employees has been constant, new products having made it possible to use people who otherwise would have been redundant.

The Butter and Cheese Export Associations

The most important feature of the butter export trade for almost the whole of the period was a long-term agreement with the British Ministry of Food fixing minimum guaranteed quantities and prices. The agreement was concluded in 1948, remaining in force until the end of 1956. A good quantity was also sold elsewhere.

In 1957, out of the total amount of butter sold 63·7 per cent went through nine co-operative butter export societies which handled 68·3 per cent, i.e., 96 mill. kilos of the total. Compared with the first years of the period it represents a small increase. Total turnover was 587 mill. kr. in 1957.

The Danish Dairies Cheese Export Association (DOFO)

DOFO was established in 1948 and now comprises 64 member dairies, and is still expanding. In 1957 it handled 9 per cent of the total sales of cheese, or about 8·5 mill. kilo.

The Co-operative Bacon Factories

The development of the Co-operative Bacon Factories from 1949 to 1957 is characterised by a considerable increase in production, as will be seen from Table IV. In 1950 production reached pre-war level and since then it has increased by about 70 per cent. Membership shows a slight fall for the same reasons as mentioned for the dairies, and even though rationalised methods have been adopted the number of employees has increased by two-thirds because of higher and more diversified production.

Table IV
THE CO-OPERATIVE BACON FACTORIES, 1949-1957

Year	No. of Factories	Membership	Pigs slaughtered	Turnover mill. kr.	No. of Employees
1949	61	205,683	2,351,154	957·2	5,436
1950	61	201,300	3,717,013	1,358·7	6,073
1951	62	198,100	4,401,810	1,655·5	6,574
1952	62	194,900	4,331,456	1,755·7	6,525
1953	62	198,500	5,460,311	1,916·5	7,584
1954	62	194,200	6,056,131	2,039·6	7,963
1955	62	195,000	6,375,307	2,118·2	7,909
1956	62	193,400	5,870,098	2,179·3	8,232
1957	62	192,900	6,412,474	2,126·4	9,183

The Co-operative bacon factories undertake 88 per cent of the killing of pigs in Denmark. The greatest part was sold as bacon to the British market under special agreement until the end of 1956. Germany, France, and some other countries also received a considerable quantity of pork.

To facilitate the use of by-products, some of the factories have combined to establish special factories, such as canneries, a fat refinery, meat and bone meal factories, blood albumin factories, etc.

Following the increased production of the bacon factories, these latter have expanded rapidly, and had a turnover of 389 mill. kr. in 1957 or nearly four times as much as in 1949.

Egg Export

Seven bacon factories also deal in eggs, but only to a limited extent, covering about 6 per cent of the total sale. The greatest part of egg-sales through co-operative societies is undertaken by the Farmers' Co-operative Egg Export Society, which handled 44.3 mill. kilos, or 35 per cent of the total egg sales, in 1957. The turnover of this Co-operative, in the same year, was 181 mill. kr. Of all the eggs sold on the domestic and foreign markets in 1957, the co-operatives marketed 40.4 per cent, as against 30.5 per cent in 1949.

Besides the expansion, the egg societies have enabled the co-operative organisation to play a leading role in improving quality, through better control and the introduction of a "week mark," and also in breeding work and through the building of a new school to educate young people in better poultry farming.

Poultry Slaughterhouses and Cattle Export Association

In 1949 Co-operative poultry slaughterhouses received 2.5 million birds and 7.0 million in 1957. At the same time membership increased from 80,000 to 114,000 persons. In all, 51.1 per cent of the poultry slaughtered in Denmark were killed in four co-operative slaughterhouses.

Meat production also shows a considerable growth during the period, and exports have doubled. Co-operative organisations have taken part in this development and they have a share of the total market estimated at 45 per cent. The co-operatives operating in this field are the Federation of Co-operative Cattle Export Societies—an association of 21 local societies—and the Danish Farmers' Cattle Sales Organisation which is a nation-wide organisation with 35 local branches. Membership and turnover are included in Tables II and III.

Danish Farmers' Co-operative Seed Supply Association

This association "further the growing of good seed and seed grain and facilitates transfers from producer to consumer, and seeks to establish profitable marketing of good seed both at home and abroad." The association has an intimate connection with the farmers' organisations through breeding and research work, and with the Danish Wholesale Society in respect of home market sales. It provides 40 per cent of the total seed supply to farmers, but as its customers are mostly found among the smaller farmers, it

supplies one half of the Danish farmers with seed. Throughout the period there has been no significant change although a slight tendency towards increased production is discernible.

Production and Marketing Societies have experienced uneven development although further expansion is predominant. Greatest progress was registered among societies for processing of agricultural products into canned meat, condensed milk, etc. The co-operatives have also striven hard for an improvement of working methods and of quality. During the period a long campaign against bovine tuberculosis came to a successful end in 1952, when the complete eradication of bovine tuberculosis was announced, and the Ministry of Agriculture issued a notice saying, "Dairies entitled to use the Lur branch for butter and for cheese must receive milk only from herds which are entered in the register of herds free from tuberculosis, conducted by the Federation of Danish Dairy Associations." Another example of progress was the establishment in 1954, of the Bacon Factories Research Institute, for finding new methods and improving those already used. In these efforts to combine the work of the research worker, the producer, and the salesman, the Co-operatives have proved their inherent advantages.

Agricultural Purchase Societies

This branch of the Co-operative Movement comprises five feeding-stuff societies with 1,755 local societies, one fertilizer society with 1,737 societies, a dairy wholesale and engine factory, and 19 machine stations. Not affiliated with the Federation are a purchase society for agricultural machines established recently, several co-operative laundries, about 148 co-operative cold store-houses, and several co-operative bull stations for artificial insemination.

The five feeding-stuff societies work each in their own district and deal both in grain—home-grown as well as imported—and oilcakes, besides some other feeds such as fishmeal and bonemeal. Trade in feeding-stuffs was subject to restrictions up to May 1953, but since then the societies have been able to work without any restrictions. The strength of the Co-operative Movement in this field is shown by the fact that feeding-stuffs for 58 per cent of all Danish cows are provided through the 1,755 local co-operative societies.

The main varieties of artificial fertilizers are nitrogenous and potash fertilizers, which are imported, and phosphatic fertilizers, which are largely manufactured in Denmark from imported raw phosphate. The Co-operative Fertilizer Association is engaged in importing as well as in distribution, and covers about 40 per cent of the total consumption, which has increased considerably during recent years. It was 644 mill. kilogram in 1957, or twice as much as the pre-war level. Most restrictions were abolished in 1948, and the last of them in 1952. Distribution is undertaken through 1,737 local societies.

The Danish Dairies' Wholesale and Engine Factory operates as a wholesale for the dairies and other societies belonging to the dairy industry and also runs a factory for dairy machines. It is also part-owner of a wrapping materials factory. The society has increased its turnover from 32 mill. to 42 mill. kr. In the last few years the factory has had a considerable export of dairy machinery.

The Association of Machine-stations comprises 19 local societies which provide members with mechanical aids that would be too costly for individual farms. In 1957 the total membership was 2,500 and the turnover about 3·8 mill. kr.

Other Production and Marketing Societies

Two groups of production and marketing societies outside agriculture are affiliated to the Federation of Danish Co-operative Societies: eight fruit-marketing and 41 fish-marketing societies.

The Danish Fruitgrowers' Co-operative Association comprises eight local societies with about 1,880 members. The trend during the years 1949 to 1957 has been towards stability. In 1956/57 the societies handled about 20 per cent of the export of fruit from Denmark.

Forty-one local societies are affiliated to the Fish Marketing Association, but are mostly small. The total membership was 1,510 out of a total of about 17,000 fishermen. Turnover of local societies and a joint organisation for the marketing of fish was 35 mill. kr. in 1957, with another 43 mill. kr. from two co-operative fishmeal factories. This makes a total of 78 mill. kr. in 1957—three times as much as in 1950.

Co-operative Insurance Societies

Co-operative Insurance Societies cover most kinds of insurance and premium income has more than doubled during the period—from 34 mill. kr. to 85·5 mill. kr. The Federation of the Danish Co-operative Insurance Societies watches over their common interests.

The Co-operative Banks

Affiliated to the Federation are one co-operative bank, the fourth biggest in the country, and 57 small co-operative village banks working in limited local areas.

During the period 1949–57 the Co-operative Bank made steady progress, but all along its activities have been submitted to a series of credit restrictions which are part of the general economic policy of the government. The members of the Bank consist of 1,950 co-operative societies and 33,350 individual members. In 1949 the total balance was almost 500 mill. kr. but it rose in 1957 to 765 mill. kr. Out of the total advances in 1957, amounting to 566 mill. kr.,

59 per cent were made to co-operative societies, and 41 per cent to individuals, farmers etc. At the end of 1957 the bank had 33 branches and 138 sub-branches.

The Co-operative village banks, only allowed to operate in small local areas, have faced growing difficulties during the period. Several have been taken over by the Co-operative Bank. In 1957, fifty-seven village banks had a total balance of 79·9 mill. kr. as against 47·5 mill. kr. in 1949. The number of members is estimated at 20,000.

EDUCATION, PROPAGANDA, AND INFORMATION

Basic educational work has not been subjected to any substantial changes during the period 1949 to 1957, but, confronted with new problems, tasks and methods, appropriate adjustments have been made.

Among the more direct means for disseminating co-operative knowledge and information the co-operative press has worked along traditional lines. The weekly journal of the Federation, *Andelsbladet*, mostly contains current information and comment especially related to the Movement, and it reports the general meetings of the affiliated organisations and societies. The Danish Co-operative Wholesale Society issues the fortnightly magazine *Samvirke* with a circulation of about 400,000 copies reaching nearly one third of all households in the country, and aiming at informing the members of the consumers' societies as consumers, co-operators, and citizens, about current problems. In other important branches of the Movement, there are magazines covering professional or organisational problems, such as the dairy industry, egg marketing. The Co-operative Egg Marketing Society, together with the Poultry Packing Co-operatives issues a bi-monthly magazine to more than 210,000 poultry producers.

With the object of producing good, cheap books—both of a co-operative and more general educational nature—a co-operative *Book Publishing House* was set up in 1941. Most of the shares are held by the Danish C.W.S. During the period under review, the society has published 35 to 50 books annually.

Among the organisations engaged in educational work are the Central Co-operative Committee, which arranges short courses for young employees from local societies and central associations. Some of these central organisations also arrange meetings and short courses for members, and employ advisers to help members. But the most comprehensive work in this field is performed by the Educational Council of the Consumers' Movement and its separate educational department set up by the Danish Wholesale Society. In its task the Council is supported by 27 district committees, and as this work is performed by the consumers' movement, the emphasis is on the whole placed on particular consumer subjects, though this does not mean that the work is limited to these problems only.

Many members are also members of agricultural societies, and thus the educational activities of the Danish C.W.S. also benefit other groups of co-operatives.

Activities undertaken during the period include work along the general line of educational activities, such as procurement of educational materials, study circle materials, pamphlets, films. Latterly, special arrangements for housewives have been added, with demonstrations of selected goods to teach them how to buy and be conscious of prices and quality. For these "Housewives' days," materials such as cooking utensils, samples of goods, etc., are put at the disposal of the local societies on the condition that they are demonstrated by an expert. A home economics teacher undertakes this function, and special films are provided to assist the demonstration. This activity may also be organised as a two-day sample fair or exhibition, held by two or three local societies in common. Here an attempt is made not only to show the goods that can be bought in the co-operatives, but also to give some general instruction on the Co-operative Movement through pamphlets, lectures, and films.

Excursions to factories is another way of contacting members; and for office-bearers and those who are more interested, "Co-operative days," are often held to discuss the problems of the movement in general.

Side by side with this work goes the training of co-operative personnel. At the Danish Co-operative College run by F.D.B., about one hundred young employees receive eight months' training every year—after having finished the three to four years' apprenticeship—and an official commercial examination or the correspondence course established by the Co-operative College. Besides the standard course, short courses of three to eight days are held during the summer-time for employees of the Danish Wholesale Society and local societies.

As already mentioned the Egg Marketing Society has established a school to educate young people in poultry farming. Both this school and the Co-operative College cover a wider range of subjects than those strictly connected with vocational training—e.g., history, politics and literature. As a result, these bodies come under the special act for folk high schools and receive grants from the State on equal terms.

On the whole it may be said that in recent years the co-operative organisations and their leaders have recognised more and more the need for better co-operative education of members. Lack of member interest and member understanding is often mentioned as a serious problem, and obviously the remedies for this lie within the field of educational activities.

FINLAND

Organisations affiliated to the I.C.A.:
 Suomen Osuuskauppojen Keskuskunta
 (S.O.K.);
 Yleinen Osuuskauppojen Liitto (Y.O.L.);
 Kulutusosuuskuntien Keskusliitto (K.K.);
 Osuustukkukauppa (O.T.K.);
 Pellervo-Seura.

Area: 305,396 sq. km.
Population: 4,357,300
per sq. km.: 14.3

Before World War II, the Co-operative Movement had achieved an important position in the economic life of Finland, above all in agriculture, credit, domestic trade and food production. After the war the advance of the various branches of the Movement continued.

The Finnish Movement is highly complex and there is a large measure of overlap between different organisations. Total co-operative membership, reached by adding together the membership of every type of society, would come to something like 2,000,000 in 1957, out of a population of 4,215,000. In fact there is much dual and probably treble membership. There are, for example, many members of credit societies who are also members of marketing co-operatives and of local consumers' or multipurpose societies. Even when due regard is paid to such double memberships it is nevertheless estimated that 90 per cent of Finnish families were, to some degree connected with co-operative activity in 1957.

The dominant rôle played by the Co-operative Movement in the Finnish economy of today was revealed by a trade census in 1952/53. The proportion of co-operative to national trade and to trade in certain fields was revealed as follows:

	Per cent
Manufacturing — Total	13
" Foodstuffs	43.4
Wholesale Trade—Total	25.8
" " Foodstuffs, etc.....	43.7
Retail Trade—Total	31.9
" " Foodstuffs, etc.....	46.8
Hotels and Restaurants	25.4

According to other calculations co-operative organisations were responsible in the middle of the 50's, for 80 per cent of marketing of dairy produce, 70 per cent of marketing of meat, 42 per cent of agricultural credit and 20 per cent of total banking credit.

It is evident from these figures that the Co-operative Movement in Finland has reached a position of power and influence in the national life which only a very limited number of Co-operative Movements have elsewhere attained.

Although there was an indication of nascent Co-operation in Finland in the 1960's the real breakthrough did not occur until the turn of the century, as a result, mainly, of the intense educational propaganda of *Pellervo*. During the first decade of this century various co-operatives were established, primarily credit, dairy and distributive societies. Characteristic of the Co-operative Movement from the beginning was the principal rôle played by the central organisations as promoters of local societies. The various forms of co-operative activity in Finland now group themselves round nearly 20 central organisations out of which five of the most important are affiliated to the International Co-operative Alliance.

The oldest of the central organisations is *Pellervo Seura*. Founded in 1899 with the object of promoting, through association, the economic development of the people, *Pellervo* is now a kind of apex organisation of the Agricultural Co-operative Movement, primarily pursuing educational and research work. Affiliated to *Pellervo* are local as well as national co-operative organisations. Most important among those are O.K.O., the Central Institute of the Co-operative Credit Banks, *Hankkija*, a co-operative wholesale for producing agricultural requisites and for the sale of agricultural produce, *Valio*, the central organisation of co-operative dairies, and *S.O.K.*, (see below).

The first central organisation of Consumers' Co-operatives, *Suomen Osuuskauppojen Keskuskunta* (S.O.K.) was established in 1904, beginning as an advisory society, helping local co-operatives to achieve strength and stability. It commenced wholesaling in 1905. The first year's sales exceeded £40,000 and rapid expansion followed. The number of societies, affiliated to S.O.K. increased from 155 in 1905 to 413 in 1915, and the membership of the affiliated societies from 26,000 to 111,000. Separate central organisations, on German or British lines, for trading and for education and propaganda, had been urged from the beginning and, in 1908, a General Co-operative Union, *Yleinen Osuuskauppojen Liitto* (Y.O.L.) was formed. Y.O.L. is complementary but subordinate to S.O.K. Both S.O.K. and Y.O.L. affiliated to the I.C.A. in 1908. In 1916 the Consumers' Co-operative Movement split. There had been, for many years, disagreement between the small rural and the bigger urban societies concerning voting rights and representation at congresses of S.O.K. and Y.O.L. Disagreements on this topic aggravated other differences of opinions between societies in industrial areas and societies in agricultural areas, and, in 1916, a number of societies, whose members were recruited mainly from industrial workers, withdrew from Y.O.L. and founded a new Union, *Kulutusosuuskuntien Keskusliitto* (K.K.). The following year the K.K. societies also set up their own wholesale, *Osuustukkukauppa* (O.T.K.). While the larger number of societies remained loyal to S.O.K. and Y.O.L., the membership that went over to K.K. and O.T.K. was a good half of the total. Both branches of the Consumer's Movement developed rapidly after the split, the former mainly—but not exclusively—in rural areas, the latter mainly—but not exclusively—in urban areas.

ECONOMIC DEVELOPMENT

The economic structure of Finland has changed considerably since World War II. The payment of reparations—estimated at about 10 per cent of the national income—to the Soviet Union presupposed a rapid extension of several industries, e.g., metal works and shipbuilding yards. The acceleration of industrialisation, of course, affected the structure of the population, but nevertheless, according to the 1950 census, 46 per cent of the population still earned their living in agriculture. The transfer of the population from territories ceded to the Soviet Union led to a decrease in the average acreages of the farms, because many farms had to be split up in order to provide the colonists with land. Structural changes occurred, also, in the Foreign trade sectors which is of paramount importance to the economy of the country, as shown by the fact that the values of export trade have regularly exceeded 20 per cent of the annual national income. Timber and paper products have represented, both before and after the war about 80 per cent of the total value of exports, whereas agricultural produce, representing before the war 10 per cent of exports, has since declined to less than 3 per cent. Metal industries have increased their share to about 14 per cent. There have also been changes in the areas of destination: the western countries are, as before the war, Finland's main trading partners, but the Soviet Union's share of the exports has remained—even after the payment of War Reparations—considerably bigger than before the war.

During the first years after the armistice in 1944, when productive resources had to a large extent, to be allocated to reconstruction, consumer goods were scarce and, eventually, there came heavy inflationary pressure. Gradually, however, the pressure on the consumer goods market declined as the production increased and, by 1949, most consumer goods were in adequate supply and practically all forms of rationing were abolished. By this time, the period of reconstruction can be said to have come to an end. Governmental control of currencies and imports remained, however, during practically the whole period now under review and so did the control of wages and prices. The War Reparation goods to the Soviet Union were not delivered in full until 1952. Their amount in 1944/52 totalled 226·5 million dollars.

During the period 1949/57 the gross national product increased by an annual average of slightly more than 4 per cent, rendering possible a considerable increase in investments as well as consumption. The Finnish economy, closely tied up to export industries, is, however, sensitive to variations in international trade. Thus the international Korea-boom in 1951, which led to an increase in Finland's national product of 10 per cent and also to an inflationary rise in prices and wages, was followed, in 1952 and 1953 by a recession—a decrease in industrial production and considerable unemployment.

Another obstacle to continuous and balanced economic growth was the tie-up between wages and cost of living and between industrial and agricultural incomes, which imposed strains on the economy and gave rise to an inflationary development after 1954. The situation was aggravated in 1956 by a general strike, which caused a loss of production, estimated at 2 per cent of the annual national product. Political difficulties stood in the way of any halt in the wage-price-spiral, which rendered many lines of exports less competitive. In the summer of 1957, however, collective agreements were reached and other measures enacted which ensured that devaluation could be undertaken without uncontrolled inflation. In September of that year, rates of exchange of foreign currencies were raised by 39 per cent which improved conditions for the export industries and also facilitated the liberalisation of imports which took place in October 1957.

The inflationary developments after 1954 forced the Bank of Finland to apply, a very strict monetary policy, which reduced the liquidity of the banks and made the obtaining of credit, even for current production, more difficult than before.

At the end of the period under review—in the autumn of 1957 inflation was no longer the main problem of the Finnish economy, although further price-increases were to be expected as a consequence of the devaluation. By that time unmistakable signs of recession made the prevention of this recession from developing into a depression the most urgent task of economic policy.

THE CO-OPERATIVE MOVEMENT, S.O.K.

The development during 1949/57 of the societies affiliated to S.O.K., the older branch of the Consumers' Movement, often called the neutral co-operative movement, is shown in the following table:

TABLE III
MEMBER SOCIETIES OF S.O.K., 1949/1957

Year	Membership (Thousands)	No. of Societies	No. of Shops*	Turnover (1000 Mill. Marks)	Cost of Living Index (1951=100)	No. of Employees (Thousands)
1949	451.6	374	3,791	41.0	76	16.7
1950	484.0	377	3,974	52.0	83	17.8
1951	496.6	379	4,170	66.1	100	18.8
1952	495.5	377	4,362	73.6	101	19.6
1953	497.7	376	4,447	73.3	103	19.1
1954	496.3	375	4,535	75.2	103	19.6
1955	511.6	372	4,669	82.0	100	20.6
1956	502.5	371	4,793	94.6	111	21.7
1957	493.8	370	4,875	102.3	124	21.9

* It should be noted that the figures indicate the number of real shops only. The total number of distributive units was at the end of 1957, for instance, 5,366, including 192 distributive deposits and mobile shops, 249 cafés and restaurants and 65 hotels, etc. The number of productive establishments was in 1949, 166, and at the end of 1957, 135. The decrease in number of productive units is mainly due to a concentration to bigger and more effective units.

Membership and Structure of Societies

The membership as revealed by the above table decreased after 1955. This fact is, however, mainly due to an improvement in the annual checking of the lists of members, resulting in many "paper members" being struck off. During the period 1949 to 1957, the number of new members joining the societies averaged 18,000 annually. In 1957 the number of members of S.O.K. societies was equivalent to 11·2 per cent of the population of Finland. Since most members represent a family it may be calculated that the neutral Co-operative Movement embraced by that time, about one-third of the country's inhabitants. The main part of the membership—58 per cent in 1957—is recruited from the farmers. Following the pattern of the structural changes of the population, the farmers' share of the membership has, however, decreased ever since the twenties. The professional classes constitute an increasing part of the membership (19·8 per cent in 1957), whereas the industrial workers in 1957 as well as during the 20's accounted for about 12·5 per cent of the membership.

There has been during the period under review, a slight decrease in the number of societies—due to amalgamation—and, consequently, an increase in their size. In 1949 the number of shops per society averaged 10, and in 1957 13.

Sales and Shops

The increase in standards of living and other changes in conditions affecting distribution has, of course, received attention from societies. Many have established big modern shops, called miniature department stores, where different kinds of goods—foodstuffs and dry goods—are brought together in the same shop, but in separate departments. Self-service shops, however, have not appealed to the members and only a few of them have been established in S.O.K. societies. The distribution of goods in sparsely populated areas has been improved by mobile shops, the number of which was doubled during the period under review. In many cases they have replaced small unprofitable shops which have been closed down. These mobile shops have also in some degree been used for collecting members' farm produce.

In this connection it should be mentioned that one of the tasks of the S.O.K. societies is to handle the marketing of many farm products of their members. The total amount of this marketing trade averaged 10,000 million Marks (£15·5 mill.) during 1949/57.

The *turnover* of societies (in current prices) increased by nearly 150 per cent from 1949 to 1957. The prices—as measured by cost-of-living index—increased, however, by 63 per cent. Thus the volume of trade in the societies during this period increased by slightly more than 53 per cent. Because of the general shortage of capital in the country and the great demand for investments in the societies, particular attention had to be paid during the period to the financial situation of the societies. Owned capital shares and reserves increased from 1949 to 1957 by 2,200 million Marks to 3,700 million

Marks, but the proportion of owned capital in the total balance sheet decreased from 13.8 per cent to 11.8 per cent. In 1956 measures were taken, with good results, to strengthen the economy of the societies. They aimed at improving the solvency of the societies, on the one hand by strict and careful business management and on the other by increasing members' own contributions to the financing of their societies.

Most S.O.K. societies run savings banks for the deposits of their members. The number of these banks—one of the main financial resources of the movement—increased from 297 in 1949, to 327 in 1957 and deposits from 1,793 million Marks to 6,947 million Marks.

THE WHOLESALE SOCIETY, SUOMEN OSUUSKAUPPOJEN KESKUSKUNTA (S.O.K.)

The development of S.O.K. itself, the wholesale society during the period under review, is revealed in the following table:

TABLE IV
S.O.K., 1949/1957

Year	Turnover Total (Mill. Marks)	Production (Mill. Marks)	Wholesale Price Index (1951=100)	Funds (Mill. Marks)
1949	19,605	4,702	61	690
1950	25,156	5,957	70	886
1951	34,685	8,040	100	1,093
1952	37,853	9,011	99	1,296
1953	37,437	9,666	95	1,658
1954	40,000	9,648	95	2,084
1955	44,190	10,828	94	2,531
1956	50,336	12,597	99	2,723
1957	55,471	14,595	108	2,803

There has been—as can be seen from the figures above—a considerable increase in the money value and also the volume of trade of S.O.K. Its share of the national wholesale trade covered by official statistics has continuously increased and by 1957 reached 15.6 per cent. Of S.O.K.'s total trade in 1957, half was in foodstuffs and agricultural products, 28 per cent in hardware and building materials and 22 per cent in dry goods, mainly clothing and shoes. S.O.K. supplies the affiliated societies through 13 regional branches which enjoy a good deal of business autonomy.

The sales of S.O.K.'s own production amounted during this period to 23.27 per cent of the total turnover of S.O.K. About 71 per cent of own production was—in 1957—in foodstuffs, 14 per cent in manufactured goods and 15 per cent in hardware. During the period too, S.O.K.'s productive activities expanded mainly in the timber industry. Thus a new saw-mill was erected in 1954, and a chipboard factory in 1957. In other sectors of production, factories were extended and machinery and equipment renewed within the limits of available capital. Only the most essential investments could—on account of restrictions on the money market—be carried out.

The sale and production of dry goods, being of increasing importance for the Co-operative Movement, since the standard of living of its members is continuously increasing, have been considered an essential task of the S.O.K. movement during the period under review. S.O.K. owns a large hosiery and clothing factory in Helsinki which has the reputation of being well at the top of the tree as far as mass production in this field is concerned. It has moved increasingly into the fashion trade. The factory holds fashion shows at S.O.K.'s 13 regional branches twice a year to retail buyers. Suggestions for minor modifications may be accepted, but firm orders must be given and production goes forward on this basis. The trading department of S.O.K. does not control or influence factory production but confers with the factory on the selection of private products to fill lines not covered by the factory. S.O.K., too, has a number of furniture factories, a factory for assembling bicycles, etc.

S.O.K. has also taken an interest in retailing processes. It has visiting advisers who make suggestions on shop layout, window displays, etc. Realising that specialised shops and wider ranges were becoming necessary in the dry goods trade, particularly as far as fashion goods and furniture were concerned, S.O.K. built a large department store (SOKOS) in Helsinki which it operates in partnership with the neutral Helsinki societies. Another department store has been opened under a similar arrangement at the provincial town of Lahti, and at the end of 1957 three others were planned. To start with they will stock a compulsory proportion of S.O.K. productions, but as soon as the local society is prepared to take sole responsibility, all restrictions on purchasing will be lifted.

As a consequence of improved standards of living, consumption of consumer durables has increased. In Finland, as in other countries, these goods are to a large extent purchased on the hire-purchase system. In the S.O.K. movement, however, this system has been introduced by only a few societies. Congress, after discussing the matter, has dissuaded societies from introducing this system because it looked upon it as injurious to the economy of the members. One of the main objects of the movement being the economic education of members and encouragement of savings societies, in order to counteract the hire-purchase system of private trade have introduced a new system of "target-saving" which enables members to buy more expensive goods for cash.

Insurance

Under Finnish law an insurance organisation cannot be registered as a co-operative. There are, however, a number of insurance institutions, registered as mutual societies, which are closely connected with and regarded as part of the Co-operative Movement. S.O.K. has sponsored the formation of two such organisations, the Mutual Life Insurance Society, *Pohja* (which includes health) and the Mutual Insurance Society, *Vara*, mainly concerned with fire, but also covering accident and vehicle insurance. S.O.K. has also created a pension fund under the name of *Elonvara*.

The value of total insurance in *Pohja*, the third largest life insurance company in Finland, in 1949 was 12.545 million Marks and in 1957, 35.480 million Marks. In *Vara* the value of property insured increased during the same period from 42.878 million Marks to 200.187 million Marks.

ADVISORY AND TRAINING SERVICES

· Quite extensive and far-reaching reforms have taken place in the advisory and training activities of S.O.K. and Y.O.L. during the years 1949-57.

In pre-war days advisory work was carried out in the field mainly by administrators. After the war circumstances changed so much that it was necessary to employ full-time advisers for field work. At the same time educational work was extended to include women—a development which started at the beginning of the 1950's.

A very important element in the activity of S.O.K./Y.O.L. in post-war years has been that of satisfying the need for trained staff, because the flow of employees was interrupted during the war. The Finnish Co-operative School, founded in 1919, was entrusted with the arduous task. Characteristic of the commercial training during the last years has been specialisation.

The provision of staff in the S.O.K. movement takes place mainly through the recruiting of trainees. Thus the first, and at the same time most extensive, form of fundamental training is *the schooling of trainees*. This programme was introduced in 1948, and it includes a trial period, during which trainees are given instruction in the tasks carried out in shops, a correspondence course, the purpose of which is to give instruction in sales theory, as well as a local course covering practical tasks. Trainees can themselves determine the tempo of their study, though the best of them reach the goal, the general examination of employees, in less than one and a half years. Generally, however, the passing of this examination takes one and a half to two years.

In 1951, training was started in the managerial field. Pupils are chosen by the aid of practical tests and during the two-year period of training they carry out responsible supervision work and research work in order to make themselves thoroughly acquainted with the problems of business management.

Advanced training begins immediately after the trainee stage with the aid of correspondence courses, local courses, and the Finnish Co-operative School. These measures are, however, not sufficient to cover the present and future training needs. Consequently, training for special departments has an important place in the programme of the Jollas Residential College. From the shop manager stage, possibilities for further training are also provided.

Special courses are also arranged for department managers. Advanced training is extended, too, to cover all other groups of employees.

The training activities within S.O.K. are not restricted to employees, but training courses are also arranged for administrators.

Since the war, too, about 100 employees and administrators have every year made a study tour abroad on scholarships granted by S.O.K.

With a great number of new articles coming on to the market after the war, a wider *knowledge of merchandise* became necessary for employees as well as customers. To ensure this, S.O.K. organised a special sales promotion committee, which in collaboration with the publicity department and the household section of the educational organisation Y.O.L. arranges special sales periods for different articles suitable for different times of the year. During the sales periods the uses of different articles are demonstrated. Thus societies and customers are brought nearer to each other whilst the activities of women within S.O.K. become better known.

Due to the changed circumstances the commercial and educational activities of S.O.K. organisation have grown closer to each other, resulting in changes in the organisation of the central bureau of Y.O.L. to correspond to the requirements of the times.

Educational work is based upon the fact that the advisory bureau of S.O.K. and the central bureau of Y.O.L. draw up a programme which is presented to the Board of Directors and to the Board of Administration for approval. In the different co-operative districts the district secretaries (16 district secretaries and two general advisers) carry out the programme. Each society has a special manager for educational affairs.

Household advisory work has been carried on in the districts since the beginning of the 1950's. Now nearly every district has a household adviser of its own. The work of the household advisers is supervised by S.O.K.'s Committee of Domestic Economy, the members of which are all experts in the field. The household advisers work in the field in conjunction with the women's guilds, and advice is given on matters of general interest as well as on those concerning only household economy.

S.O.K. also has a test kitchen, which together with the central laboratory, carries out tests and analyses.

A great contribution to the educational work comes from the press. The circulation of *Yhteishyvä*, the official organ of the movement and *Samarbete*, the corresponding paper for Swedish speaking members, amounts to 353,000 copies.

Further, both S.O.K. and Y.O.L. publish leaflets and technical booklets for the administrators and employees of the societies. The advisory bureau of S.O.K. also has a film section, which produces, buys and hires films for educational purposes and makes transparencies.

THE CO-OPERATIVE MOVEMENT, K.K.

Local Societies

The following table shows the general development of the local societies affiliated to K.K. and O.T.K. during the period under review:

TABLE I
DEVELOPMENT OF LOCAL SOCIETIES, 1949-1957

Year	Membership (Thousands)	Number of Societies	Number of Shops*	Turnover (Milliard Mks.)	Consumer Goods Price Index
1949	468.8	123	3,134	31.8	68
1950	479.6	123	3,291	41.1	78
1951	495.0	124	3,437	52.3	94
1952	510.8	124	3,538	57.4	98
1953	531.8	122	3,614	58.4	100
1954	527.0	118	3,730	59.9	100
1955	528.1	119	3,838	65.3	97
1956	533.9	120	3,927	74.5	108
1957	506.7	119	3,972	79.4	120

* Restaurants are not included. In 1949, 286 and in 1957, 253 restaurants were operated by societies.

It will be seen from the table that membership of societies increased by about 8 per cent from the end of 1949 to the end of 1957 and, also, that there was a slight decrease from 1953 to 1954 and from 1956 to 1957. It must be mentioned, however, that during the period there was a continuous weeding out of "paper-members" from societies' lists. In 1957, 54 per cent of the members were urban workers and 20 per cent smallholders and agricultural workers.

The number of shops increased by more than 800 from 1949 to 1957, and the average size of shops increased. Many old shops were amalgamated into modern "halls," where a partial self-service system was introduced. The majority of co-operative shops are general stores stocking a wide range of domestic requirements. Those with farmer members also sell agricultural requirements. This agricultural link has been maintained partly in order to serve former farm labourer members, who have become smallholders since land reform and partly to secure supplies through direct purchase. During the period specialist shops were on the increase, and often took the form of chains, operated by O.T.K. within the local society. Many societies, too, established modern department stores with restaurants and hotels.

The depopulation of rural districts rendered some village shops unprofitable. To serve the remaining population in those areas many societies introduced travelling shops, which proved very effective. The number of such "shops" at the end of 1957 was 63.

As will be seen from Table I there was only a slight decrease in the number of societies. K.K.-societies are fairly big and cover considerable areas. Since 1924 the Board of Directors of K.K. has been authorized to give guidance on location of shops and, in 1951, congress also authorized K.K. to decide, in collaboration with societies, their geographical areas.

From 1949 to 1957 the total turnover of K.K.-societies increased by nearly 150 per cent. Prices, however, as measured by the cost of living index, rose during the period by more than 76 per cent. Thus, the real increase in the volume of trade in the societies amounted to approximately 42 per cent, or $4\frac{1}{2}$ per cent per year as an average. Over two-thirds of goods sold were purchased from the wholesale O.T.K.

In view of the strained capital situation after the war, the 1949 K.K.-congress decided that members' minimum shareholding should be raised from Fmk.300 to Fmk.3,000. The new capital could, however, be paid by instalments over a period of 10 years. This decision naturally led to an increase during the period in the share capital of societies, but as prices rose, capital accumulation through share holdings in the societies was, at the end of the period, still looked upon as unsatisfactory. Thus the 1957 congress decided that the minimum share holding should be raised to Fmk.6,000.

The price structure was, during the period, such that retail margins tended to be narrow, giving very limited space for allocation of surplus to reserves in societies.

Loans from members through the co-operative savings banks played an important rôle in the accumulation of capital during this period. Member's deposits in these savings banks—of which there were, in 1957, 116 in the K.K.-movement—increased from Fmk.2·8 milliard in 1949 to 9·6 milliard in 1957. O.T.K., which has no formal bank or banking department, has charge of these savings deposits accumulated by local societies. The wholesale society was, also, in a better position than its member societies to accumulate capital, part of which was used to give credit and loans to societies, thus contributing to the improvement and expansion of co-operative retail trade.

THE WHOLESALE SOCIETY, O.T.K.

The progress of the wholesale society *Osuustukkukauppa* (O.T.K.) from 1949 to 1957 is revealed by the following table:

TABLE II
THE CO-OPERATIVE WHOLESALE SOCIETY O.T.K., 1949-1957

Year	Turnover (Milliard Mks.)	Own Production (Milliard Mks.)	Wholesale Price Index	Shares and Funds (Milliard Mks.)
1949	18·8	4·1	64	0·8
1950	24·4	5·7	73	1·0
1951	32·6	7·5	105	1·3
1952	35·5	8·5	104	1·4
1953	35·4	9·1	100	1·7
1954	37·1	9·5	100	2·2
1955	41·8	10·8	99	2·7
1956	45·1	12·5	103	3·4
1957	49·3	15·5	113	4·2

The total turnover of O.T.K. increased by 160 per cent and the value of its own production by nearly 280 per cent from 1949 to 1957. There was, during the period, a considerable rise in prices. As measured by the wholesale price index, prices rose during the period by 77 per cent. The real increase in the volume of trade and own production of O.T.K. from 1949 to 1957 was approximately 47 and 110 per cent respectively.

From Table II it is evident that there was a continuous and considerable increase in the productive activities of O.T.K. The number of productive units in 1949 was 22 and, at the end of 1957, 30. Most of the old factories had been modernized and extended and new factories built. The clothing and building material industries were reorganised and expanded, and new meat processing factories and a large flour mill were erected. The share of O.T.K.'s own production in the total trade of O.T.K. increased from 22 per cent to 31 per cent.

The wholesaling department of O.T.K. introduced a new system of wholesale distribution, based on district warehouses at the end of the period under review.

Dry Goods

The sale of dry goods increased considerably during the period. Before the war it had been realized that a special organization was needed to achieve efficiency in the co-operative distribution of footwear and clothing. Thus, in 1939, the first chain of specialised shops dealing with footwear owned by O.T.K. was set up, and at the end of 1957 consisted of 56 shops. A similar chain of clothing shops was initiated in 1949 and in 1957 operated 40 shops. These footwear and clothing shops are under the management of O.T.K., but the members of those societies in whose areas they operate receive the society's regular dividend on any purchases there. O.T.K. pays the society a fee covering expenses and dividend and any other profit is divided between O.T.K. and the society.

Quality Control

A system of quality control, to improve goods distributed by O.T.K. and to make consumers quality conscious, was inaugurated in 1953, when O.T.K.'s Quality Control Section was established. Attached to the Administrative Department it is independent of both the Wholesale and the Productive Department. The Quality Control Section operates partly through a test kitchen and partly through contacts with consumers' committees, all housewives selected so as to give an accurate cross-section of co-operative membership. By 1957, 195 researches upon consumers' opinions

as to commodities, etc., had been carried out and more than 500 comments upon commodities in shops had been sent in by the members and forwarded to the wholesale department or factory concerned. Results have demonstrated that consumers can assist producers in improving the qualities of goods.

Co-operative Education

The Central Union K.K. continued during the period to pursue its work of supervising the activities of societies, of shaping policy and of carrying out propaganda and educational work. It also handled a certain amount of business, mainly through its printing works, which was enlarged during the period.

One of the main items in the general policy of protecting consumers pursued by K.K. during the period, was the enforcement of a law to counteract cartels and other restrictive practices. The 1947 Congress called upon the Government to appoint a committee to investigate this problem. Such a committee was appointed and eventually presented proposals. K.K.'s congress, however, had to appeal again to the Government and public opinion before they were presented to Parliament. The law, passed in 1956 and effective from 1958, does not entirely meet the wishes of K.K., it does give however, possibilities of counteracting some of the most harmful effects of restrictive practices.

The training of employees could be more effectively carried out, when in 1953 the new Co-operative College near Helsinki was ready to receive its first students. Since then training, which is offered free to all co-operative employees, has been built upon a combination of locally organised courses, correspondence courses and residential courses at the Co-operative School. The Co-operative School concentrates on a residential course of 4-9 weeks for managers of different types of shops. There is a special scheme for the training of higher management. Candidates are selected, usually from those who have received commercial training outside. An individual training scheme is in operation, which may extend over 2-5 years. Practical training includes work in societies, O.T.K. and K.K.; theoretical training, and correspondence courses at the Co-operative School.

The general educational and propaganda work of K.K. was carried out along the same lines as before 1949, considerable help being received from the Co-operative Women's Committees, appointed by K.K.

The Publications Department of K.K. issued several publications, the most important being the weekly newspaper, "The Consumer," whose Finnish circulation in 1957 was 241,000 and Swedish 4,000.

Co-operative Housing

In 1938, K.K., with some associated organisations formed the Helsinki Co-operative Housing Central, *Haka*, with the object of building "Olympia Village" for the Games, which should have been held in 1940. A year later K.K. set up a Housing Council and a housing service, which proceeded to form a number of local housing societies, also called *Haka*, the members of which are local co-operatives, K.K., O.T.K., the Kansa-companies and local government bodies and industrial enterprises. The non-profit housing construction and the activities of Haka-societies were greatly stimulated by a law of March 1949, relating to State-credits. During the period 1949-1957 there was a considerable increase in the number of houses built by Haka-societies. Whilst, up to 1950 83 houses with 1,493 flats had been built, the corresponding figures by the end of 1958 were 9,259 houses with 24,336 flats.

"Kansa" Insurance Societies

Finnish law does not allow an organization carrying on insurance to be registered as a co-operative, nor does it allow life and property insurance to be carried out by the same body. The Progressive Co-operative Movement has solved this problem by setting up three organisations: Mutual Life Insurance Society, *Kansa*; Mutual Fire and Accident Insurance, *Kansa*; and a Pension Fund, *Tuki*, all with the same management.

The activities of these co-operative insurance societies developed very favourably during the period under review. Both the insurance stock and the number of policies increased. The number of policies in Kansa Life Insurance was, in 1957, 280,733 and the insurance stock Fmk.25 milliard (8 milliard 1949). The insurance stock of Kansa Fire and Accident Insurance increased from Fmk.47 milliard in 1949 to 251 milliard in 1957.

New types of policies were introduced, Kansa Life, for instance, offering a group life insurance of all co-operative members making more than minimum purchases in their local co-operative society in the course of the year. Premium rates were reduced and, at the end of 1957, those of Kansa Life Insurance were lower than those of any other company.

THE PELLERVO SOCIETY

The Pellervo Society is still the connecting link and educational centre of Agricultural Co-operation. Its members are over 1,600 local co-operative societies and all the central co-operative organisations, except the K.K. movement.

The propagation of the co-operative idea has remained the principal task of Pellervo. It carries on an extensive publishing

business. Its main press organ the "Pellervo" Journal, which is the leading agricultural paper of the country had in 1957 a circulation of 122,000 copies. During recent years Pellervo has extended its range of publications from agricultural and co-operative literature to include fiction, etc. The Correspondence Institute maintained by Pellervo covers a wide range of subjects—its programme comprises 100 different courses—and the number of students reached 30,000 annually during the period under review. Particular attention has been paid to educational work amongst the youth of rural districts. Thus for instance, "youth co-operative days" have been arranged throughout the country since 1951.

The Market Research Institute of Pellervo, founded in 1931, carried out during the period an extensive investigation into price trends in agriculture and, also introduced analyses of the market in accordance with the latest econometric methods.

In accordance with its aims, the Pellervo Society has attempted to bring various co-operative undertakings closer to each other, and to strengthen collaboration between them. Thus it has stimulated the formation, at various centres in the provinces, of "Pellervo Clubs" bringing together local co-operative leaders to discuss problems of co-operative administration and local economy. There were in 1952 about 20 such Pellervo Clubs. A recent example of the inter-co-operative collaboration, promoted by Pellervo is the publicity office, set up in 1950 to co-ordinate the publicity and advertising of all co-operative societies in the Finnish agricultural movement.

FRANCE

Organisations affiliated to the I.C.A.:

Fédération Nationale des Cooperatives de
Consommation;

Fédération Nationale des Sociétés
Co-opératives Ouvrières de Production du
Bâtiment, des Travaux Publics et des
Matériaux de Construction;

Confédération Générale des Sociétés
Coopératives Ouvrières de Production de
France et de l'Union Française;

Banque Co-opérative des Sociétés Ouvrières
de Production de France;

Fédération Nationale de la Coopération, de la
Mutualité du et Crédit agricoles;

Caisse Nationale de Crédit Agricole;

Fédération Nationale de la Coopération
Agricole;

Fédération Nationale des Sociétés Coopératives
d'Habitations à Loyer Modéré;

Confédérations des Organismes de Crédit
Maritime Mutuel;

Fédération des Communautés de Travail,
Entente Communautaire.

Area: 551,603 sq. km.

Population: approx. 43·43

million

per sq. km.: 78

ECONOMIC AND SOCIAL BACKGROUND

There were four major weaknesses to be contended with in the French economy at the beginning of this period: insufficient industrialisation; agricultural backwardness; regional unbalance; and weak export structure.

A major attempt to remedy the weaknesses of the economic structure of France was made in the course of two significant economic plans. *Le Commissariat du Plan de Modernisation et d'Équipement* was appointed, with Monsieur Monnet as Commissaire Général, in January, 1956. The first modernisation plan originated by the Commissariat was for the period 1947-53 and concentrated investment in the basic industries—fuel and power, steel, cement production, and agricultural equipment. These industries were either nationalised or dependent on state subsidies and hence planning was reasonably easy. The first plan was successful and by 1950 the supply of the basic goods and services supplied by these industries was equivalent to demand, and in some cases in surplus. The second plan, covering the years 1953-57, placed emphasis on producer goods industries—manufacturing industry, housing, and agriculture. The targets of the second plan were also exceeded. The Monnet Plans not only repaired the damage of the War, but also the arrears of the 1930s. The heavy investment undertaken at the beginning of our period resulted, in 1956-57, in a growth of output in France faster

than that of the United States, the United Kingdom, and possibly even Western Germany. The investment made from public sources has done much to remedy the weak condition of French industry and has begun to be reflected in the pattern of French exports. Formerly, these were heavily dependent on exports of agricultural products and raw materials. Now, France, for example, has become an important exporter of cars, electrical generating equipment, and railway material.

Agriculture is of key importance in the French economy. A relatively high proportion of the population is still employed in agriculture—25.7 per cent in 1957. Agricultural conditions vary greatly from region to region. The large, up-to-date farms of Northern France have twice the output per man compared with the backward farms of the South. Output per acre is also higher in the North.

Attempts to adjust regional unbalance in France have primarily taken the form of prohibiting expansion in the Paris region. Provision has been made to help finance development in the provinces and install the necessary social overhead capital in the outlying regions. The natural gas discovered at Lacq, for example, is to be distributed not only to Paris but to other parts of the country, too.

A factor which has been regarded as inhibiting economic growth is the stagnation of France's population. The lack of a rapidly expanding internal market meant that French savings were not invested in productive capital. Steps have been taken, by means of a system of family allowances and fiscal advantages for larger families, to induce a rise in the birthrate.

French industrial expansion has not been achieved without certain distortions in the economy. In the 1950s, inflation arising from industrial expansion and troubles in the French colonies, forced French prices out of line with those in other countries. Gold and exchange reserves reflected these difficulties and in 1957 a payments crisis resulted in what was, in effect, a devaluation of the franc.

THE CONSUMERS' CO-OPERATIVE MOVEMENT

(Fédération Nationale des Cooperatives de Consommation)

Local Societies

The table indicates the progress of the Consumers' Co-operative Movement over 10 years, but the bare figures do not reveal certain profound changes in the Co-operative structure.

As a matter of fact, Co-operative geography has altered fundamentally in the last decade. For a long time the Consumers' Movement had developed almost exclusively in the Northern and Eastern regions of France. It was possible to speak of regions which rejected Co-operation. From now onwards the map shows very few "co-operative deserts." As a result of the efforts made long since and

also of a regional plan of extension, Co-operation is to be seen in every part of France.

Year	Societies	Selling Points	Turnover	Membership	Employees
1949	1,070	7,536	56,737,355	2,356,531	20,183
1950	1,078	7,537	69,288,862	2,440,374	22,473
1951	947	7,586	87,723,237	2,551,792	22,360
1952	874	7,686	115,000,000	2,682,078	22,640
1953	739	7,787	113,018,223	2,669,869	24,103
1954	789	8,043	124,364,215	2,703,178	25,313
1955	772	8,177	137,370,219	2,774,692	26,286
1956	670	8,507	157,819,438	2,931,883	29,351
1957	643	8,674	178,958,195	3,026,333	30,535
1958	608	8,852	220,495,673	3,107,273	31,839

Turnover

In ten years the retail turnover of the consumers' societies almost quadrupled. The advance accelerated every year.

In 1958 turnover exceeded Frs. 220,000 million of which 85 per cent was accounted for by 47 regional-development societies. The choice of the smaller societies tends to diminish, as the result of the policy of concentration pursued for several years. Some of the societies can now be classed among the largest business undertakings in the country.

How far do rising prices contribute to these results? Obviously, the economy of France has developed in a climate of rising prices ever since the war. Nevertheless, although the increase was spectacular from 1945 to 1949 it has been slowing down in the decade reviewed here, to accelerate again in 1958.

Such a rise in prices must be taken into account in judging the increase in turnover. But, when due allowance has been made, the increase in the turnover of the consumers' societies was greater than that of similar trading enterprises.

The composition of the trade turnover has also changed appreciably in ten years. Whereas then the sales were mainly groceries and beverages, today the proportion of perishables and non-food lines is almost 20 per cent of the total.

The expansion of the non-food sales is particularly significant and important. Great efforts have been made in this branch, as well as in the sale of perishable articles where the modernisation of warehouses and the establishment of refrigerator chains will make possible a considerable expansion.

The development of non-food departments, more particularly the sale of household articles, has been the object of continual study. The "rainbow" trade mark borne by a number of household electric appliances is steadily gaining ground.

This development is supported by the credit organisation (*Union Co-operative de Credit ménager*) which provides the members with facilities for buying household equipment by instalments.

Shops

The number of selling points has increased remarkably from 7,500 to 9,000. The chief increase is shown by branches of the traditional type. Where specialised shops offering only non-food articles have been established, their progress has been rather slow.

One of the most acute problems for the Consumers' Movement is to gain a footing in the large cities and their satellite residential areas. It has been necessary to envisage large stores rather of the type of supermarkets, which require heavy capital investments.

While opening numerous new shops, the Societies have also modernised a great number. If adaptation to self-service came rather late and slowly, the opening of co-operative self-service shops is now proceeding at a rapid pace.

Members

New members are joining in greater numbers every year and the Movement now consists of over 3,000,000 households. These two facts justify the Movement's claim to be a representative institution and to be the principal association of households in the country.

Investments and Finance

Development such as is here described cannot be achieved without a considerable effort in the field of investment. After 1945 the first task was patently to make good the damage caused by the war, to re-group and to build up the Movement's financial resources. Later it was possible to embark upon investment, where expansion was more important than anything. In five years, from 1953 to 1958, nearly Frs.13,000 million were invested by the regional development societies alone. Half of this was devoted to basic equipment (warehouses, mechanisation, delivery systems) and 46 per cent to the purchase or modernisation of selling points.

New Methods and Technical Progress

The increasing scale of the Co-operative Movement's operations henceforward demands more searching enquiries than hitherto with the object of co-ordinating and giving a time sense of direction to its development. Recognising the importance of these problems the National Federation of Consumers' Societies (F.N.C.C.) has established a Technical Department entrusted with the study and subsequent diffusion amongst the Societies, of every kind of information useful for their distributive operations. It examines the evolution of merchandising techniques, the methods and evolution of the Movement's competitors, as well as the new machinery required in warehouses and modern shopfitting. Over and above building up systematic documentation on all these questions, the Department carries out, at the request of the Societies, technical studies which are indispensable to them.

Certain new problems with which the Movement has been faced have been handed over to specialised committees with the task of investigating and recommending the most rational and harmonious solutions. Examples of these problems are Co-operative expansion, financing the establishment of department stores and publicity.

For those societies which may get into difficulties the Co-operative Management Society (*Société Coopérative de Gestion*) was revived in 1950 in order to give them timely technical aid.

PROPAGANDA AND EDUCATION

Commercial success has not pushed into the background the Movement's constant concern for propaganda and education.

The Press

The *Coopérateur de France* completely transformed its make-up in 1950, in order to become a real Co-operative family magazine. The increasing number of regions in which it circulates, a more attractive presentation, a more varied selection of articles has enabled it to reach a regular weekly circulation of over one million copies.

In order to maintain touch with active Co-operators and to keep them informed about the Co-operative Movement, the review *Liaisons Coopératives* was established in 1956 and has continued to appear monthly. Its circulation exceeds 15,000 copies.

Co-operative Technical College

The activity of the Co-operative School which commemorated the name of "Francois Simiand" was interrupted by the war. Educational work was resumed first in the form of correspondence courses, and later, of short training courses. The Co-operative Technical College began to function in a regular manner from 1956 onwards. Besides the basic programme covering twelve weeks, in two sessions of six weeks each, which provides general training for young officials, specialised training courses are organised for Societies' officers with departmental responsibilities. Those taking part in the training courses are recalled for seminars and refresher discussions at regular intervals.

Social Welfare Activity

Although the last ten years have brought no great innovations in this field, the great expansion of the existing institutions has given evidence of the attention devoted by the Consumers' Co-operative Movement to social welfare work.

The national institution, *Entraide Co-operative*, reorganised in 1949, now administers the permanent holiday centres which now include big colonies for 500 persons as well as ordinary dwelling houses.

The Movement has also endeavoured to provide its members with opportunities of spending pleasant holidays at reasonable cost. The "Hôtels Coop" existed before the war, but sustained very severe damage and had to be rebuilt. At present four hotels are open in popular tourist regions.

The Brokerage Society for insurance offers the members fire and bicycle insurance contracts at particularly favourable rates. It is developing steadily and the number of contracts increases year by year.

THE WHOLESALE, S.G.C.C.

(Société Générale Coopérative de Consommation)

During the period under review, the trade volume of the S.G.C.C. showed a continuous upward trend in line with that of its member societies. S.G.C.C.'s main concern was to satisfy the ever increasing needs of its retail societies by strengthening its own position as producer, importer and bulk buyer, and by adapting its working methods to fit the requirements of growing economic concentration.

Production

In 1958, of the sales figure of 102,000 million francs achieved by its member societies S.G.C.C.'s own production was valued at 3.342 millions. That of industrial enterprises in which S.G.C.C. holds a majority of shares, was 10,521 millions.

From its industrial sector, which includes twenty processing factories and enterprises, of which a third were opened between 1949 and 1958, S.G.C.C. was able to satisfy an ever greater proportion of the needs of its societies for staple consumers' products with "COOP" brand items.

Mention should also be made of the tomato purée and jam factory, the three coffee roasting factories, the butter processing plant, and the co-operative dairy. S.G.C.C. was the first enterprise in France to achieve complete integration of production and consumption in oil. In addition various products are manufactured for it, and under its direct supervision. These bear the trade mark "COOP." A strict limit is set for the manufacturers.

Imports

During the period, S.G.C.C. encountered many difficulties in the development of its import trade because of government regulations, quotas and above all, priorities which allowed trusts, parties to trade agreements, cartels, professional groups and trade unions to enjoy a monopoly over imports that were the subject of trade agreements concluded between France and other countries. S.G.C.C. however, was able to win recognition for a "Co-operative sector" in external trade, and this enabled it to obtain a proportion, small though it was, of import quotas.

Acting as sole importer to the Movement, S.G.C.C. has been able, by means of its branches in the ports of Le Havre, Marseilles and Bordeaux, progressively to develop foreign imports of vegetables, fresh and dried fruit, dairy products, shell fish, preserves, tea and various other products.

With the liberalization of trade and the establishment of the Common Market, the S.G.C.C. organisation regained its independence and was thus able to increase the volume of its buying, both of food products or non-food products from other countries.

S.G.C.C., in conformity with the policy defined by the I.C.A., has worked for the development of direct contacts with Wholesale Societies abroad in order to eliminate unnecessary middlemen. It is worth recording that in 1956 S.G.C.C. was able, with the support of the government, to enter an inter-co-operative commercial transaction with *Centrosoyus* involving about 100 million francs worth of French textiles and 100 million francs worth of tinned crabs from the U.S.S.R.

Centralized Buying

In the field of national production (Metropolitan and Overseas), the efforts of the S.G.C.C. were in the direction of concluding large national contracts. Simultaneously, contacts with the agricultural and fishing Co-operatives were established.

The method of cultivation of rice in France has made it possible for two kinds of Co-operatives—Agricultural and Consumer—to combine to handle rice from cultivation to the finished product stage on the basis of a contract giving satisfaction to both parties. The quantity of rice handled by the S.G.C.C. has continued to increase despite a standstill in national consumption. It amounts to 4,500 tons—6 per cent of total production.

In 1953, S.G.C.C. won official recognition for a “ Co-operative sector ” in the nationalised coal-fields and now handles 70,000 tons of coal each year without going through the wholesale stage.

As far as wine is concerned, 2,686,000 hundred litres is handled by the Co-operative movement. S.G.C.C. helps to supply societies through its main storage-depot and through its agencies situated in the wine-producing localities.

S.G.C.C. has also concerned itself with dry goods, having become particularly active in the sale of household equipment, which it manufactures under its own brand name “ ARC-EN-CIEL ” (Rainbow).

An ever growing range of commodities bearing S.G.C.C.'s sign—and particularly its “ Coop ” sign—have become a real guarantee of quality for the consumer. All these products are closely controlled, particularly since 1954, when the Co-operative Laboratory was established.

Recently, a further step was taken in this direction by the organisation of the national sale of articles. Under this scheme, goods are simultaneously distributed to all Co-operative shops at the same retailing price and supported by identical publicity, which is centrally directed by S.G.C.C.

S.G.C.C. began to design and co-ordinate publicity for all products bearing the trade mark "COOP" and to help with the co-operative and professional training of managing directors of retail shops. As part of this activity it introduced *Presentations*, a review dealing with sales advice, display, technology, etc. It has also set up an architects' office which also deals with shop fittings.

S.G.C.C., like the F.N.C.C., is represented on various economic, financial, social and semi-governmental bodies, set up by the French government. Generally speaking, now its economic and social aims are well known to the public authorities, S.G.C.C. no longer meets with any real difficulties as far as participation in the preparatory work between the State and various professional organisations is concerned.

GENERAL CONFEDERATION OF WORKERS' PRODUCTIVE SOCIETIES

*(Confédération Générale des Sociétés Coopératives Ouvrières
de Production)*

The French Workers' Productive Co-operative Movement has made quite considerable progress in recent years, but it is now obliged to think out its problems afresh in a rapidly changing world.

Over 300 societies were founded in the period immediately following the war. Although some of these foundations were exceedingly unstable because of lack of experience, numerous Societies survived. The result is that today the membership of the workers' productive movement is better balanced than before the War. The Societies established since 1945 represent more than one half of the present membership.

TURNOVER OF WORKERS' CO-OPERATIVE PRODUCTIVE SOCIETIES

With national indices of industrial production and wholesale prices.

Year	Turnover (Million francs.)	Production Index base 1949	Annual Increase (per cent)	Industrial Production Index	Wholesale Price Index
1949	12,047	100	—	100	100
1950	12,323	94	— 6	107	108·3
1951	16,318	97·9	+ 4·1	117·6	138·3
1952	19,647	112·5	+14·9	117·6	144·9
1953	21,224	127·3	+13·1	118·8	138·3
1954	22,381	136·7	+ 7·3	129·4	135·9
1955	25,862	158·2	+15·7	138·8	135·7
1956	33,849	198·4	+25·4	150·5	141·6
1957	37,952	210·4	+6	163·5	149·7

The turnover recorded by the societies increased from old Frs. 3,674 million in 1946, to Frs.37,952 million in 1957. This figure is artificially increased by the depreciation of the currency during the same period. In order to avoid this disequilibrium the Confederation of Workers' Productive Societies calculated an index figure of Co-operative activity in constant francs, on the basis of 1949=100.

From the above table, it is clear that the real turnover of the Workers' Productive Societies more than doubled between 1949 and 1957, increasing by 110 per cent, whereas the national increase of industrial production rose by only 63 per cent. It is apparent also that the annual percentage increase of the real turnover of the workers' Co-operatives has been highest in the very years when the index figure of the wholesale price has risen the least. It is in periods of relative monetary stability that the Societies have made the most steady progress, whereas inflationary pressure on the contrary retards their development.

The impression given by these figures, however, must be corrected by two remarks. The turnover figure on which these calculations are based is the one which also serves as the basis of the members' subscriptions to the Confederation. It is less than the real turnover. The latter, obtained by sampling by the Confederation auditing and organisation departments reached Frs.42,000 million in 1956, Frs.48,000 million in 1957 and Frs.54,000 million in 1958.

The Congress of the Confederation in June 1959, was particularly concerned with the possibilities of workers' Co-operative production in relation to the changing structure of industrial enterprise as well as of consumption. The documentation submitted revealed the existence of a certain number of industrial sectors, linked with major branches of industry now expanding, in which workers' societies could operate because no heavy investments of capital were required, but rather a flexible administrative and commercial organisation. The problem was to know if there existed occupational groups to which the co-operative form of organisation would appeal. In such circumstances the role of the Confederation would be to provide technical assistance to the Societies and Co-operative training. Given such a policy the hope may be justified that the Workers' Co-operative Productive Movement will consolidate what it has gained in the last 15 years and branch out into new sectors of the economy.

THE NATIONAL FEDERATION OF AGRICULTURAL CO-OPERATION

(Fédération Nationale de la Coopération Agricole)

There has been substantial growth in the Agricultural Co-operative Movement in France during the post-war period, and that growth continued during the period under review. Whereas in 1954-55 there were some 15,000 Agricultural Co-operatives, at the end of the period the number had reached over 16,000, with well over

a million members. The societies are characterised by a great variety of activities and some indication of their importance within various fields can be observed from the following table:—

Type of Society	No. of Societies	Percentage of National Total Trade
Dairies	2,600	50
Wine Co-operatives	1,065	32 (25%, 1955)
Distilleries	78	20 of brandy production
Grain	950	83
Grain for Bread	—66	66 of industrial grain
Seeds	210	40 (30%, 1955)
Oil Fruit Marketing	90	25 on total olive crop
Oil Fruit Storing	250	50
Fertilisers	—	50
Animal Feed	—	35—40

There are also various other organisations, including several for the marketing of milled products, rice, fruit, and vegetables, processing, etc.

For the purposes of representation, the bulk of these societies are organised in federations and for trading purposes within unions, the vast majority of which are in membership with the National Federation of Agricultural Co-operation.

The National Federation of Agricultural Co-operation (F.N.C.A.) which was founded in 1945, today comprises 12 national or regional federations and 15 specialised unions of co-operatives. Its present structure was determined in 1951 when an amendment to rules made it possible to admit regional and departmental general agricultural federations. Its original constitution provided only for specialised national commodity federations and unions plus the general national central organisations in French overseas territories.

The aims of F.N.C.A. are to defend its members' interests, to represent the French agricultural co-operative movement to the Government and relevant national and international organisations and in general to promote the development of agricultural co-operation in metropolitan and overseas France.

The Managing Committee consists of at least 30 members, elected by the annual general meeting on the nomination of specialised national organisations and general overseas federations, in a proportion laid down in the standing orders.

The work of F.N.C.A. is primarily to co-ordinate and represent agricultural co-operation. It formulates and presents to the government co-operative opinion on legal and fiscal matters affecting its members, and keeps them informed of developments in this field. It works out a broad economic policy for agricultural co-operation, and has played an active part in preparing and executing the official Modernisation and Equipment Plan. It does not provide an advisory service on commodity lines, as this comes within the scope of its affiliated specialist federations; nor, being legally constituted as a

federation, can it engage in trade or banking. To carry out the general educational and training work implicit in its aims, it founded, in 1953, a National Centre of Agricultural Co-operation.

F.N.C.A. is represented on a number of official committees. It is a member of the National Federation of Agricultural Mutual Insurance, Co-operation and Credit, and the General Confederation of Agriculture (the representative organisation of French agriculture). On the international level it has contacts either directly or through membership of the I.C.A., or the General Confederation of Agriculture, with the International Federation of Agricultural Producers and with F.A.O., I.L.O., and O.E.E.C.

NATIONAL CENTRE OF AGRICULTURAL CO-OPERATION

An outstanding event in the field of agricultural co-operation during the period under review was the establishment, in 1953, under the auspices of F.N.C.A., of the National Centre of Agricultural Co-operation.

Its objects are to standardise the accounting of member societies; to provide a financial advisory service, to improve their management and to make periodic audits of their accounts; to improve their technical and economic organisations, and increase their efficiency, productivity, and profitability; to undertake general and specialised research studies, compile statistics; to carry out the professional training of technical staff and other employees of agricultural co-operatives by organising full-time courses, correspondence courses, study sessions, practical work, and visits, and to put at the disposal of member co-operatives an employment agency for specialised personnel.

Membership is open to agricultural co-operatives and their unions. There are three classes of member: (1) correspondence members who receive all publications and information circulated; (2) ordinary members who may, in addition, attend specialised conferences and call on the services of the Centre's technical experts; and (3) associate members.

The National Centre is financed by grants from the official Productivity Fund and members' annual subscriptions.

The Centre employs a variety of approaches in its educational work. These include a correspondence course, lasting one academic year for staffs of agricultural co-operatives; short intensive study sessions lasting 2—4 days, both in Paris and in the provinces. Some of these sessions deal generally with the problems of administering and managing an agricultural co-operative, and are aimed primarily at committee-members; others are highly specialised—often run in liaison with a relevant national commodity federation and intended mainly for senior staff from societies. Study tours are arranged in foreign countries, in liaison with the Ministry of Agriculture and the General Productivity Commission.

In order to diffuse co-operative education more widely, co-operative development officers and co-operative advisers have and are being appointed in the provinces. The development officer serves a number of societies and is chiefly engaged on educational and training work with committee-members and senior staff. The adviser is attached to a single society (or two or three small societies) and is concerned primarily with membership relations and education of members and junior employees. He works in close liaison with the development officer in the area, where one has been appointed, and with the National Centre. The Centre also arranges to make lecturers and discussion-group leaders available for general meetings and other gatherings.

The Centre is active in the publishing field. A monthly review, *Agricultural Co-operation (Coopération Agricole)* has been published since early 1954; the quality and presentation of its material are very high. Various brochures on agricultural co-operation in France and abroad have been prepared, and a model accounting plan for agricultural co-operatives drawn up.

A further service provided by the Centre is a registrar of senior staff and technicians, designed to help member societies with their recruitment problems.

NATIONAL BANK FOR AGRICULTURAL CREDIT

(Caisse Nationale de Crédit Agricole)

French Agricultural Credit Co-operation has a history of nearly 70 years. The first credit Co-operatives were established in 1893 by a lawyer, Louis Durand, on a basis of unlimited liability after Raiffeisen's pattern.

The bases of mutual agricultural credit were laid when a law was passed in 1894. The law made possible the establishment of agricultural credit societies that were a combination of Raiffeisen's and Schulze-Delitzsch's principles. Louis Durand preferred not to take advantage of the new legal provision and continued with his societies based on unlimited liability. Thus he remained strongly faithful to Raiffeisen. But a certain number of presidents of agricultural syndicates or farmers' professional organisations, soon took the initiative of forming agricultural credit banks in accordance with the new law.

In 1899, thanks again to the efforts of Méline, another law was passed. It made possible the establishment of regional banks for mutual agricultural credit.

With the development of organisations for mutual agricultural credit at first and second degree, soon the need of a central institution was felt. But it was not until 1920 that the National Office for Agricultural Credit was established. In 1926, the Office was transformed into today's National Bank for Agricultural Credit.

Local and Regional Banks

In the meantime, mutual agricultural credit, as established by various legislative measures and largely financed by the State, has developed tremendously.

There is a slow decrease in the number of local banks—from 3,931 in 1951 to 3,557 in 1956. This is due to the tendency of forming them on cantonal level and to amalgamations. From 1951 to 1956, the membership of local banks has increased by about 35 per cent.

The resources created by the Regional Banks themselves steadily rose. In 1951, share capital stood at F.M. 2,413, reserves at 3,155, and deposits at 112,784. These figures rose in 1956 to 9,596 (share capital), 15,899 (reserves), and 256,807 (deposits).

In 1956 the total liabilities of regional banks amounted to 818,821 millions whereas those of the National Bank were 562,287 millions.

The current credits granted by the National Bank for Agricultural Credit amounted to F.M. 92,504 at 31st December, 1951, and F.M. 455,174 in 1957.

Types of Loans

Mutual agricultural credit has developed a wide range of loans. Medium-term credits are granted for renewal of agricultural activity, helping war prisoners, deported persons and members of the underground movement, helping young farmers, etc. These credits are in the main based on special legal provisions. The long-term credits are for investments in rural housing, rural electrification, and so on. These credits are also specified by corresponding legal provisions. They are of two types: (1) ordinary and (2) collective. Short-term credits are granted for the payment of current expenditure, for ensuring the financing of the harvest, etc.

Other Banks

The French Mutual Agricultural Credit represents a unity, a whole. Its three components—organisations on local, regional and national level—are closely and inseparably bound together by legal and financial ties. The system has played, and continues to play, a leading part in financing the French agriculture. It should perhaps be mentioned, however, that it is not the only co-operative form dealing in the field of agricultural credit in France. There is also the so-called “independent” sector. This consists of three types of co-operative organisations: (1) local and regional banks operating under the same law as the organisations affiliated to the National Bank for Agricultural Credit, but are “independent” from it in the sense that they do not borrow from it. They rely rather on credit of a private bank which increasingly acts as their apex organisation. The number of this type of society is about 800. For representation

purposes they are affiliated to the Central Federation of Mutual Agricultural Credit which they established in 1946; (2) local banks that are affiliated to the Agricultural Federation of Alsace-Lorraine, which is a member of the Central Federation. Their number is about 700 and they are more under the influence of Raiffeisen's principles; (3) the Durand Banks of purely Raiffeisen type, about 1,300 in number. They are of unlimited liability, have no share capital, and in most cases both borrowers and depositors must be members. They are organised within the Union of French Rural and Workers' Banks.

The National Bank

With the exception of these organisations the whole system of mutual agricultural credit mainly depends on the credit of the National Bank for Agricultural Credit. This is a statutory body established and financed by the State. It has, however, legal status and financial autonomy. It not only finances the structure of mutual agricultural credit but also co-ordinates its activities, supervises its operations and ensures that legislation is applied.

In 1950, the National Bank was authorised to issue bonds at progressive interest. This type of operation proved successful. Thus the money comes from the countryside and goes back to the countryside.

Methods of Operation

As for the regional banks, they are the intermediaries between the National Bank and local banks. In 1946 they had established their representative body, the National Federation of Agricultural Credit. Members of the Federation are only regional banks that borrow from the National Bank for Agricultural Credit and are under its supervision. The National Federation is financed by its member-organisations and represents them particularly in relation to the Government and the National Bank.

The basic units of mutual agricultural credit, the local banks, are established at parish or cantonal level. They are financed by the regional banks and they credit individual members.

Since 1950, the mutual agricultural banks have been authorised to accept war damage certificates as security for short- and medium-term credit. Again, according to a law of 1950, victims of agricultural disaster can obtain assistance from agricultural credit at a rate of 3 per cent.

Within the framework of the agricultural investment programme, 329½ milliards francs have been granted in the form of individual and collective medium- and long-term credit since 1948.

In recent years the regional banks have made efforts in self-financing and have been encouraged by the National Bank.

There is a remarkable increase in deposits collected by agricultural credit. At the end of 1952, deposits repayable on demand represented 68·4 per cent of the outstanding short-term loans. They increased to 72·9 per cent in 1953, to 88·2 per cent in 1954, 101·4 per cent in 1955, 127 per cent in 1956. In this last year the deposits collected by agricultural credit banks rose from 230 to 255 milliard francs as compared to short-term credit of 200 milliards, at which level they have become stationary.

CONFEDERATION OF MARITIME MUTUAL CREDIT ORGANISATIONS

(Confederation des organismes du Credit Maritime Mutuel)

Fishing plays an important part in French economy and tends to gain in importance. From 1933 to 1955 the annual catch of fish in France was, on an average, 320,000 tons. Recently it has increased and is now in the vicinity of 400,000 to 450,000 tons with an approximate value of 50 to 60 milliards francs at unloading.

Maritime fishing in France falls into two categories: large-scale or industrial fishing, and small-scale or artisanal-type fishing. It is in the latter category that co-operation is developed, and the majority of the fishermen, about 50,000 or 77 per cent of the total, are engaged in this type of fishing.

The first attempts to establish fishermen's co-operatives were made at the beginning of the present century but these failed. Success came when in 1913 the Law on Mutual Maritime Credit was passed. This law is still, today, the basis of Mutual Maritime Credit, although some amendments have been made during the years.

According to the Law, the aim of Mutual Maritime Credit is to facilitate for fishermen the operations relating to the catch, breeding, laying down, processing, and marketing of produce of the sea.

In principle, any fisherman belonging to a professional organisation or a co-operative may take advantage of Mutual Maritime Credit. Loans may be of an individual or collective nature; the former short-term (to one year) the latter long-term (1—10 years).

Structure of the Movement.

The Movement is composed of the following Organisations:—

1. *Local Mutual Maritime Credit Banks* are established in every important port to serve the local fishermen interested in them. It is compulsory for them to be members of regional banks. They are established by fishermen and professional organisations and number about 60.

2. *Regional Banks of Mutual Maritime Credit* number 13 in the whole of France, and as a rule are established at departmental

level. Their shareholders are the local banks, co-operatives, and individual fishermen.

3. *The Central Bank for Co-operative Credit*, established in 1938, is the central financing institution for Mutual Maritime Credit and its shareholders are the regional banks and the maritime co-operatives. It fulfils towards the regional banks a function similar to that fulfilled by regional banks toward local banks. It distributes the available funds among the regional banks and collects their surplus deposits. Sometimes it credits the co-operatives through the regional banks.

4. *Maritime Co-operatives* now number 80 and are grouped in three regional purchasing centres. They supply the fishermen with nets, ropes, chains, etc., also with food and special clothing. Some co-operatives have established their own workshops for the manufacturing of nets, whereas others produce ice for preserving fish and supply it to the fishermen at a reasonable price. There are also fish marketing co-operatives whose experiences have not proved too successful.

5. *Mutual Insurance*. Mutual insurance associations have been established under the aegis of Mutual Maritime Credit. They insure the borrowers from Mutual Maritime credit banks against fire and risks at sea. In spite of the opposition of private and even nationalised insurance companies they are gradually developing.

6. *The Confederation of Mutual Maritime Credit Organisations (Paris headquarters)* was established in 1955 and included in its membership the Central Bank for Co-operative Credit, 12 regional banks, 36 local banks, 54 maritime co-operatives, three unions of these co-operatives, two associations of mutual insurance. It held its first Congress in 1956 and is the apex organisation of the whole movement.

It was admitted into membership with the I.C.A. in 1958.

Economic Results

At the Federation's Congress in 1956 it was stressed that the extremely hard conditions under which French fishermen lived in the past came to an end with the introduction of Mutual Maritime Credit in 1913. In 1956 about 30,000 fishermen took advantage of Mutual Maritime Credit.

At present the advances granted by the State to Mutual Maritime Credit amount to 5 milliard francs. To this amount are added the deposits, reserves, and the share capital of societies.

For their part the maritime co-operatives in a few years enjoyed much success. Their turnover is constantly increasing, and in 1958 amounted to over 2 milliard francs.

Fishermen's co-operatives have established a joint enterprise with the Consumers' Movement. The proposal came from the

French C.W.S. (*Société Générale*) in 1947. The result was the establishment of an organisation known as *Société des Conserveries du St. Gilles*. It owns a processing factory with up-to-date machinery and an annual capacity of 400 tons of sardines and 200 tons of tunny-fish. The share capital of the Society was subscribed by the C.W.S., the consumers' societies, and by the fishermen themselves.

Educational Activity and Propaganda

The Confederation of Mutual Maritime Credit Organisations has Congresses every second year. The Confederation publishes a Bulletin specialising in problems of Mutual Maritime Credit, and takes part in courses organised by the French Co-operative Movement; it finances African students staying in France who are interested in fishing; organises tours for them to principal parts; makes arrangements for them to follow courses in Co-operative sociology. It is in touch with maritime co-operatives in Senegal and French Guinea.

FEDERATION OF LOW COST HOUSING CO-OPERATIVES

(Fédération Nationale des Sociétés Coopératives d'Habitations à Loyer Modéré)

Nineteenth century industrial expansion brought with it deplorable housing conditions, but it was not until the end of the century—in 1895—that the HBM (*Habitations à Bon Marché*) movement was formed to fulfil the need for adequate and decent housing accommodation for working people. The name was changed to HLM (*Habitations à Loyer Modéré*)—Low Cost Housing—in 1950. In 1908, the National Federation of Low Cost Co-operative Societies was set up, and the Federation is affiliated to the National Union of HLM Federated Organisations. It became a member of the I.C.A. in 1952. In 1957 there were 179 housing co-operatives affiliated to the Federation.

The HLM network comprises public undertakings, limited liability societies, co-operative societies, and housing credit societies. Activities are pursued in three fields—home ownership, co-operative letting, and ordinary letting. Since 1947, the public offices have dealt mainly in ordinary letting; the limited liability societies likewise deal exclusively in building and administration of dwellings for ordinary letting; HLM co-operative societies deal mainly in both co-operative letting and in home ownership operations. In the former system, members take out shares to a minimum value of 15 per cent of the total cost of the dwelling, which must be paid up before occupation of the premises; in return, they enjoy a privileged right of occupation which is assignable and transferable—ownership and responsibility for administration being retained by the society. Under the system of “future home ownership,” the co-operator is required to make a contribution of 15 per cent either in land or in cash and when the balance of the loan is repaid (within a maximum period of 25 to

30 years), he then becomes proprietor of the dwelling. In both cases the tenants retain full rights as members of the co-operative. The housing credit societies are only concerned with granting individual mortgage loans and not with actual construction. The total number of HLM dwellings completed from the end of the war up to 1957 amounted to 270,000—of which 188,200 were for renting and 82,300 for ownership.

All HLM co-operatives come under the jurisdiction of the Ministry of Housing and Reconstruction, considerable state credit being made available on condition that housing, building, and rents conform to official specifications. With the revival of the low cost housing organisations after the war, favourable legislation was introduced in 1947 to encourage the housing effort, providing for loans at 2 per cent interest. This remained in force until 1953 when new legislation brought the rate of interest down to 1 per cent, but also imposed shorter amortisation periods and ceilings on loans and building areas. Up to 1957 a satisfactory system was in operation whereby state loans at low interest were provided through the agency of the Deposits and Loans Bank, but in 1957 the Treasury itself became responsible for financing these loans from its own resources—a situation involving a certain risk for HLM financing since it is thus linked with other budgetary considerations. Means of raising capital on the private market have been facilitated by the introduction of interest bonuses, building bonuses, and the authorisation given to savings banks to grant loans to institutions bearing state guarantees. Supplementary capital comes from three main sources: local authorities, the Family Allowances Fund, and employers' contributions.

HLM co-operatives do not limit their activity to the allocation of loans to their members, but also assume full responsibility for actual construction, and employ their own architects and technicians to provide members with high quality homes at the lowest cost. By 1958 there were 293 HLM co-operatives in Metropolitan France, 29 in Algeria, 2 in Guadeloupe, and 1 in Martinique. The Federation publishes a monthly journal called *Co-operation—Habitation*.

GERMAN FEDERAL REPUBLIC

Organisations affiliated to the I.C.A.:

Zentralverband deutscher
Konsumgenossenschaften;
Grosseinkaufs-Gesellschaft deutscher
Konsumgenossenschaften;
Gesamtverband gemeinnütziger
Wohnungsunternehmen.

Area: 245,000 sq. km.
Population: (1955) 49,995,000*
per sq. km.: 204*

In the middle of the last century the development of artisanal and agricultural co-operative societies in Germany was more rapid than that of consumers' societies. It was the initiative of Hermann Schulze-Delitzsch (1808-1883) that led to the formation of co-operative societies amongst craftsmen and independent traders, with a view to increasing the competitive power of their small enterprises. The establishment of a Correspondence Office, in 1895, led five years later to the formation of The General Union of Artisanal and Trading Co-operatives. Many years later, in 1901, another union, a break-away from the existing one, called the Central Union of German Artisanal Co-operatives was founded. But in 1920 these two organisations amalgamated to form the German Co-operative Union. At the end of 1956 2,397 societies of various types, with a membership of 1.7 million, were affiliated to this Union.

Development in the agricultural co-operative field was inspired by Fredrich Wilhelm Raiffeisen (1818-1888), and savings and loan societies were founded on his principles. At a later date they took on certain trading activities, and in 1877 founded The General Union of German Raiffeisen Co-operative Societies. A number of agricultural societies, however, not affiliated to the General Union, formed their own organisation, at first known as The Association of German Agricultural Co-operatives, and eventually as The National Union of German Agricultural Co-operative Societies. In 1930, however, the two agricultural unions combined to form The National Union of German Raiffeisen Agricultural Co-operative Societies. In 1945 this was reconstituted as the German Raiffeisen Union. At the end of 1956 it had 22,915 societies in membership representing 3.7 million individual co-operators.

Towards the end of the 19th century, consumers' societies got under way, taking up membership with The General Union of Artisanal and Trading Co-operative Societies. In 1903, however, 98 of them broke away to form their own organisation called The Central Union of German Consumers' Societies. Another group of

* West Berlin excluded.

consumers' societies, whose membership was drawn mainly from the Christian Trade Unions, also formed their own independent organisation which became known as The National Union of German Consumers' Co-operative Societies.

The two groups of consumers' societies established their own separate wholesale societies in 1894 and 1912 respectively, that representing the first group of consumers' societies being known as The Wholesale Society of German Consumers' Societies (G.E.G.), and the latter The Wholesale Society of German Consumers' Societies (G.E.Z.). The latter, in 1923, changed its name and became popularly known as G.E.P.A.G. In 1932, 1,208 consumers' societies, with a membership of 3,654,402, were affiliated to these two central organisations.

Under the Nazi regime the two streams of the Consumers' Movement were unified into the National League of German Consumers' Societies directed by a National Commissioner, and the Movement was eventually liquidated.

After the war the reconstitution of the Consumers' Movement was authorised by the Military Governments in the different occupation zones. At a Congress in Hamburg in 1948, it was decided to reconstitute the Central Union of German Consumers' Societies embracing all such societies in Western Germany. Since then the Wholesale Society has resumed activities.

ECONOMIC DEVELOPMENT

The main problems facing Germany immediately after the war were to provide housing and to find employment for the population. Considerable progress was made in both these fields. In the case of employment, for instance, the number of employed people increased from 13.5 million in June, 1949, to 18.5 million in March, 1957. Although there was a rise in the unemployment figure, from 1.3 million to 1.7 million, during the period June, 1949 to December, 1950, the figure had dropped to 700,000 by March, 1957. In effect this means that the Federal Republic now enjoys full employment.

The increase in the number of employees has been reflected in increased industrial production. Based on the index for the year 1936, net industrial production rose from 111 in 1950 to 213 in 1956, a 102 per cent increase. During the same period, the National Income, at Factor Cost, advanced from 54.5 milliard DM to 147.9 milliards, or approximately 98 per cent. A rough comparison between the increases in the number of employees and in net industrial production in national income, reveals that even when increased productivity is taken into account investments must have played an important part in the economic development. During the period 1950 to 1956, the average investments quota when compared with gross national product amounted to 23 per cent.

The heavy demand for everyday commodities after currency reform, despite the rise in production, inevitably led to price increases. Taking the price index of 1938 as 100, by 1949 it was 187 as far as the retail trade was concerned, and particularly in the field of food. Despite the increased output that followed currency reform, the price index in the retail food trade sector still remained at 187 in 1956. As far as wages are concerned, the average gross rate per hour of all factory workers rose from 85.5 Rpf in 1938 to 130.2 Dpf in 1949 and 213.3 in 1956. If this increase in wages is related to 1938 conditions, the index of 1949 is 152, and for 1956, 249. These figures, however, are not representative of the Federal Republic as a whole because miners and factory workers were earning comparatively high wages, whereas in other sectors wage increases were at a lower rate.

Higher living standards resulting from increased wages, particularly in 1955, brought increased demands for furniture, refrigerators, television sets, and so on, with the result that co-operatives had to readjust themselves to the new requirements of their members.

The small farm is characteristic of German agriculture, and in 1949 1.5 million of the 2,011,922 farms in the Federal Republic, 75 per cent that is, had no more than 10 hectares of land under cultivation. The agricultural policy of the Government, therefore, was to raise the productivity of these farms through structural improvements, and financial aid accorded them rose from 500 million DM in 1953 to approximately 1.4 milliards in 1956. The farmers themselves made considerable efforts at rationalisation and the number of tractors owned by them increased from 237,784 in 1953, to 566,931 by July, 1957.

Foreign trade has been of particular significance in the Federal Republic's economic development. In the immediate post-war years considerable difficulties were encountered, but from 1951 to 1956 inclusive, an export surplus was realised. From 1950 to 1957, imports rose from 11.4 milliard DM to 31.7 milliards (178 per cent), and exports from 8.4 milliards to 36 milliards (328.5 per cent). The surplus resulted in increased holdings of gold and foreign currencies, but it remains to be seen how the European Common Market and the Free Convertibility of Foreign Exchanges will affect the situation.

THE CO-OPERATIVE MOVEMENT

Consumers' Societies

Up to 1952 the number of societies increased, but thereafter a decrease set in as small societies amalgamated with larger ones. Even in the earliest days amalgamations were taking place, but new foundations outpaced them.

Table I shows the general development of consumers' co-operative societies in the Federal Republic during the period under review:—

Table I

Year	Number of societies	Membership thous.	Number of shops	Sales in mill. DM	Employees	Consumer Goods Price Index 1953=100	Number of factories	Production of Goods in mill. DM
1949	286	1·019	6·114	716	28·609	99	193	121
1950	296	1·324	6·504	844	32·545	93	205	137
1951	301	1·589	6·954	1·087	36·813	100	220	179
1952	312	1·835	7·389	1·343	42·834	102	222	206
1953	308	1·981	7·846	1·584	48·099	100	227	256
1954	306	2·140	8·223	1·886	55·511	100	229	302
1955	303	2·244	8·578	2·167	61·832	102	229	352
1956	301	2·320	8·918	2·391	65·190	105	226	392
1957	—	—	—	—	—	—	—	—

During the period the number of consumers' societies with no more than 10 shops decreased by 38, whereas those with more than 10 shops increased by 34. During the period 1954 to 1956, membership rose about 2,320,000, an increase of 1,301,000 or 127·7 per cent. Up to 1954 the increase in membership was particularly high, probably as a result of members of the former societies joining the new societies. By 1956 4·6 per cent of the total population were members of consumers' societies, and on the basis that a household consists of 3·1 persons this means that approximately 14·2 per cent of the population were being served by consumers' societies.

From 1949 to 1957 an average of 400 shops were opened every year. In 1949 the first co-operative self-service shop was launched in Hamburg, and within a year 14 others had also been opened. By 1957 their number was 353. At the same time many traditional shops have been turned into "Tempo" shops. The first 39 of these were opened in 1952, and by 1957 their total had risen to 1,857. In that year 74 per cent of all shops with a general range of goods were operating on traditional lines and handling 62·5 per cent of the total turnover; 22 per cent were tempo shops (turnover, 30·3 per cent), and self-service 4 per cent (turnover, 7·2 per cent.).

Table II, in which consumers' societies are listed in order of importance, reveals the tendency towards larger societies.

Table II

Number of shops	NUMBER OF SOCIETIES				Changes 1950-1957 absolute
	1950		1957		
	absolute	per cent	absolute	per cent	
1-2	89	30·1	76	26·0	-13
3-5	32	10·8	22	7·5	-10
6-10	42	14·2	27	9·3	-15
11-20	41	13·8	47	16·1	+ 6
21-50	60	20·2	68	23·3	+ 8
51-100	21	7·2	34	11·6	+13
over 100	11	3·7	18	6·2	+ 7

During the period under review turnover increased by 1,675 million DM, or 233·9 per cent. The consumers' societies' share of

the national trade in food amounted to 6 per cent in 1950, and 10.3 per cent in 1956. As a percentage of the whole retail trade, the co-operative share in 1950 was 2.5 per cent, and in 1956, 4.2 per cent.

Turnover in the different kinds of goods did not change fundamentally, however. In 1949, 92.7 per cent of the turnover was in food, coffee, tea, chocolate, etc., in 1956 the percentage was 90 per cent. The other 10 per cent represented trade in textiles, shoes, household wares, furniture, soaps, detergents, etc. In 1949, 72.2 per cent of all sales were to members. From then until 1954 sales to non-members dropped to 5.4 per cent, largely because many former non-members had been registered as members. Thereafter, sales to non-members increased, and by 1956 accounted for 6.5 per cent of the total.

The average annual purchases of members was 964 DM in 1956, indicating that member households bought 42 per cent of their requirements in foodstuffs and other goods in co-operative shops. The average monthly turnover in groceries was 9,626 DM in 1949, and 22,387 DM in 1956, an increase of 128.6 per cent.

THE WHOLESALE SOCIETY, G.E.G.

The business activities of the wholesale society, G.E.G., during the period under review were naturally influenced by the general economic development in the Federal Republic. The rapid economic expansion which took place after currency reform gradually shaded off to normal development although there were some temporary difficulties resulting from readjustment. The following table shows the part played by G.E.G. in the general economic boom.

Year	Total sales of G.E.G. in million DM	Turnover of G.E.G. factories in million DM	Index of sales development in entire wholesale of Fed. Rep. 1950=100	Index of sales development of G.E.G., without subsidiary comp. 1950=100
1949	368.6	123.6	—	—
1950	449.0	160.5	100.0	100.0
1951	581.8	224.4	110.0	134.8
1952	731.0	281.6	109.8	169.9
1953	849.7	318.8	112.7	197.0
1954	1029.8	381.5	124.2	240.9
1955	1159.0	416.7	134.9	270.9
1956	1277.4	463.2	152.0	297.0
1957	1352.6	489.1	—	—

At the end of 1957 G.E.G. owned 32 factories, as well as 13 trading departments, an import and export department, a mail order business and a coal distributing company.

The flow of business to the consumers' co-operative societies is carried out by a large staff of representatives and by 23 purchasing associations, whilst G.E.G.'s own transport delivers goods direct from the factories and the central warehouse in Hamburg to the 10 regional warehouses and thence to local societies. During the period under review considerable improvements and rationalisation have taken place.

G.E.G.'s productive activities were expanded, during the period under review, by the establishment of a distributing centre for agricultural and garden seeds, by the purchase of a garden fruit and vegetable canning factory, a new distillery, and a knitted goods factory. In addition, a warehouse was built in Nuremburg to improve deliveries in Southern Germany. This warehouse is the most modern in the Federal Republic.

From 1949 to 1950 G.E.G.'s main concern in the productive field was the reconstruction of factories and the extension of existing plants. In subsequent years, however, efforts were directed towards bringing existing factories into line with the latest techniques in production. Technical and organisational improvements were made in warehousing, distribution, transport, administration, accountancy, receiving of orders, etc., and the success of these measures is revealed in the increased sales figures from 1949 to 1957.

Although its own production was the dominating factor, G.E.G. also sought to improve supplies to local societies by organising a trade agency and import business. The increase in total sales from 368.6 million DM in 1949, to 1,352.6 million in 1957, illustrates the growth of G.E.G.'s capacity. Similarly the proportion of purchases by local societies in G.E.G.'s total turnover rose from 80 per cent to 96.6 per cent during the period. The balance of 3.4 per cent results from sales to buyers other than consumers' societies and from exports to foreign consumers' co-operative organisations. Despite strict quotas, the import-export trade of G.E.G. developed substantially during the period and particularly was this the case with the import of agricultural products.

The Collective Deep Sea Fishing Company, jointly owned by G.E.G., sea port municipalities, and trade unions, increased its trawler fleet from 15 to 19, and in 1957 the first German factory boat, the *Heinrich Meins*, was put into commission.

During this period, G.E.G. has helped finance its own production and helped co-operatives fight the unfair practices sometimes used by their competitors. In a number of spheres many consumer commodities were not subject to free competition but the help of G.E.G. to local societies had a regulatory influence on the market.

Sale of Consumer Goods

During the period under review, local societies, as well as G.E.G., achieved considerable increases in the turnover of consumer goods. During these years it did, in fact, treble. The sale of durable goods, however, at 9.7 per cent in 1957, is disappointing. But this is in part due to the fact that G.E.G. and the local societies, during the years of reconstruction, were unable to put more emphasis than they did on the production and retailing of durable goods. When things became more normal, however, local societies and G.E.G. turned their attention to intensifying their activities in the durable goods trade. In 1952 the G.E.G. Furniture Department became an independent body offering high-quality furniture at moderate

prices through new co-operative outlets. By 1957, 13 of these new G.E.G.-controlled furniture outlets existed in the Federal Republic.

In 1954 G.E.G. established its mail order business—a scheme under which every co-operative shop accepts orders from the catalogue and eventually delivers the goods to the consumer. Close collaboration between the catalogue distribution centre and local co-operative shops has enabled the former to keep contact with members, and to-day more and more cooking stoves, ovens, washing machines, refrigerators, sewing machines, etc., are being bought in this way.

During this period household wares of all kinds, carpets, bed-linen, table linen, towels, etc., reached their highest turnovers, and rationalisation in the administrative field has gradually helped to quicken up the mail order service. Rapidly increasing sales figures show that there are potentially great sales reserves particularly within the consumer field, waiting for local societies and G.E.G.

EDUCATION, PROPAGANDA, AND INFORMATION

The Central Union, Z.D.K., and G.E.G., in 1949, created a publishing company to supply consumers' co-operatives with literature, magazines, propaganda material, etc. Since 1950 Z.D.K. has published 50 books and monographs designed for employees and members of local societies.

Der Verbraucher, the consumers' co-operative review and official organ of Z.D.K. and G.E.G., has done and continues to do much to publicise co-operation. The family journal *Genossenschaftsfamilie*, published monthly for members and customers, deals with affairs of special interest to the housewife, as well as with co-operative subjects. It also has a page for children. In 1956, 950,000 copies were being printed.

Konsumzeitung was started as a weekly in 1957 to give information about local societies and their activities. At the end of 1957, 1,600,000 copies were being distributed, and the journal has already proved itself as one of the most important propaganda media within the Consumers' Movement. G.E.G. helps financially with this publication, and local societies distribute copies free of charge.

The organisational structure of the Union, Z.D.K., and of the Wholesale, G.E.G., have resulted in a division of propaganda on the following lines: that part dealing with advertisements is left to G.E.G. and that with ideals and general education to Z.D.K. There is, however, a close inter-linking between the two fields which reaches a peak during "Consumers' Weeks," which have been organised since 1950. Local societies also receive general assistance on propaganda and advertising, whilst a regular flow of information and occasional press conferences keep Z.D.K. in contact with the daily press and the radio, particularly on matters concerning the development of consumers' societies and co-operative comments on economic and political questions.

Training of Employees

Since the re-establishment of Z.D.K. in 1948, general education and training programmes have been systematically developed. In this task local societies have collaborated. But Z.D.K., with its Co-operative School, has been the hub. The most important tasks in the educational field are:

1. Vocational training and training of apprentices. In this sector local societies receive encouragement from Z.D.K. by the issue of general plans and patterns on how to select and train apprentices;

2. Training of employees in specific fields, i.e., courses for shop managers, cashiers, speciality shop assistants, and so on. Much of this work in the larger societies is carried out at the local level, but the five provincial unions also have their own training institutions, whilst the Co-operative School in Hamburg-Sassel is open for those in higher executive positions.

3. Three to ten-day courses at the Co-operative School are organised for managers of small and medium-size societies.

4. There is long-term training of young employees to fit them for managerial status during an 8-month course from which they obtain a basic knowledge of the structure, activities, and problems of consumers' societies as well as of economics, law, sociology, and Co-operation in general. Between 1948 and 1957, ten courses, with 216 participants, have been organised, and many of the students have since advanced to positions of high responsibility.

5. Training of instructors is also carried out, and numerous technical meetings and conferences are organised for officials responsible for educational work within the societies.

Since 1952 Z.D.K. has made arrangements for four-term courses, free of charge, at Hamburg's Academy for Collective Economy. These are open to outstanding young employees, who are not handicapped by lack of higher school education, since the Academy does not insist upon such a qualification. Since 1948, too, close contacts have been built up with the educational institutions of the Trade Unions by way of exchange of lectures and collaboration in expanding the Correspondence School at Frankfurt on Main, which acts as the correspondence training centre for both the co-operatives and the trade unions. There is also close collaboration with university extension departments.

Consumer Education

Z.D.K. represents consumers' interest in organisations such as R.A.L.—the National Committee for Quality Control; R.K.W.—Board for the Rationalisation of German Economy; and the German Standards Institute. The Union and the Women's Guilds together did much to found the Working Community of Consumers' Unions in 1953, which embraces some 20 associations of different kinds, representing millions of members. By helping to propagate

knowledge of consumers' problems this organisation is doing much to meet the needs of ordinary people. Consumer information is also carried out through the organisation of special courses dealing with descriptions of merchandise, quality, consumer protection laws, etc. In this activity local societies, women's guilds, and Z.D.K. collaborate. In 1950 G.E.G. created its Household Advisory Department which gives advice to housewives on rational house-keeping, particularly by advocating the use of G.E.G. products. Housewives' requests for information on quality and packaging of goods have been directed to the factories and in this way the Advisory Department acts as a link between G.E.G. and the consumers.

The Women's Guild

During the period under review the membership of women's guilds increased from 10,650 to 18,150, and the number of groups from 44 to 111. Fifty-five of these are sub-divided into 475 working groups within the framework of much larger local societies. The women's guild, which comes under Z.D.K. itself, has in recent years organised many courses lasting from one to several days, with a view to familiarising their members with co-operative principles and practice. These courses prove of particular value to those women who sit on the boards of societies, or hold some other position of responsibility within the societies. Within the purely co-operative field, women's organisations are particularly concerned with publicising the Movement's own products, whilst in the public field, they are represented on Consumers' Committees at local, provincial, and federal level. They collaborate closely, too, with consumers' committees of the consumers' unions. Particularly close relations exist with the Women's Trade Unions.

INSURANCE AND BANKING

The unsatisfactory state of industrial insurance led, in 1947, to the foundation of *Alte Volksfürsorge*, jointly owned by the Co-operative and Trade Union Movements (this was a successor to the pre-war *Volksfürsorge*). The capital of the present organisation amounts to 2 million DM subscribed by the Trades Union Movement, D.K., and G.E.G. Some idea of the importance and financial strength of this organisation, which is one of the most important industrial insurance companies in Europe, can be gleaned from the following table:

Business in force	1950	1957
Number.....	2,990,000	3,743,000
Sum insured.....	939 mill. DM	2,218 mill. DM
Premium income.....	60.0 mill. DM	130.0 mill. DM
Aggregate property.....	218.7 mill. DM	736.6 mill. DM
Insurance benefits.....	11.5 mill. DM	24.5 mill. DM

In addition to giving considerable help in developing social housing, *Alte Volksfürsorge* has provided considerable financial

support to local societies, the wholesale and collective economy enterprises. At the end of 1957 it had 81 branches in the Federal Republic and West Berlin, with 1,530 employees. In addition, some 23,000 part-time workers do much to publicise the company and to arrange important property insurance for the other co-operative insurance company, *Eigenhilfe*. The policy of the company, to give good but cheap insurance coverage to the economically weaker sections of the population, has been highly successful.

The property insurance company, *Eigenhilfe*, was founded in Hamburg, in September, 1947, by the Trades Union and Consumers' Movements, to succeed the company originally created in 1925 by the Co-operative Movement. It offers insurance against such contingencies as fire, burglary, breakages, storms, motoring, and other hazards.

During its existence, subscription income has steadily increased. Whereas in 1949 it amounted to 9.3 million DM, by 1957 the total was 36 million.

From 1949 to 1957 the *Collective Economy Banks*, also jointly owned by the Co-operative and Trade Union Movements, increased their balance sheets, due to the increase in deposits, not only from employees and their organisations, but also from various sections of industry and the national economy. The principle task of these banks is to support the commercial organisations of G.E.G. and Trade Unions. They have also made considerable sums available to finance social housing, modernise consumers' societies, and finance consumer credit. Holding shares in the General German Investment Company Limited, the oldest investment institution in Germany, they have made their customers familiar with investment programmes. With the foundation of the Bank for Collective Economy and Labour, in 1953, the number of Collective Economy Banks rose to seven, and at the end of 1957 they had 30 branch offices in all the important banking centres of Western Germany. At the end of that year their capital stock, including reserves, amounted to 66 million DM, and in every way the position of the banks was good.

HOUSING CO-OPERATIVES

The following table gives general information on the development of housing co-operatives in the Federal Republic and West Berlin:

Situation at the end of the Year	Number of enterprises	Membership	Own profitable dwellings in existence	Dwellings sold
1951	1,860	724,243	381,665	54,439
1952	1,855	793,432	441,019	56,577
1953	1,840	817,501	498,604	62,518
1954	1,835	860,357	552,322	67,049
1955	1,787	902,687	584,964	82,787
1956	1,762	933,113	619,443	94,699
1957	1,720	962,191	643,475	108,645

After the war the housing situation in Germany was serious owing to the destruction, the steady inflow of refugees, and the need to repair and restore houses. In 1949 the housing shortage was estimated at 5 million, and though 4 million were built in the period under review, it is estimated that there is still a shortage of 3.3 million.

Faced with the situation as it was in 1949, the non-profit housing societies, with decades of experience behind them, provided one of the most important factors in solving housing problems, particularly among the poorer classes. They did, in fact, provide the organisational and commercial basis to meet the vast problem of housing. Co-operative housing organisations indirectly did much to mould the first Housing Act, of April, 1950. As will be seen from the table, during the period under review, they have greatly increased their rented properties and the number of houses sold. Increased membership and subscriptions resulted in the societies' business assets being doubled. Although the achievements of housing co-operatives, in providing quality housing, cannot be so easily assessed, they were able to reconcile the conflicting demands of speed in building and quality, and in many places where town planning was the first consideration, they have been able to build complete colonies with collective services. Their work has frequently received official acclaim.

Despite this success, however, difficulties resulted from the decision of the Government to advocate individual ownership. It was not easy for the co-operatives to satisfy the needs of those who would not, under normal circumstances, have chosen the co-operative pattern. In this case much educational work had to be carried out. Moreover, rising costs led to another difficulty; although the cost of members' shares had doubled, societies still had to ask applicants to take out several shares. That is not to say that societies are financed by members' subscriptions alone. Frequently they had to depend to a great extent on external financial resources, and if this came from the State they had to provide housing for specific groups of the population, with the result that people not belonging to these favoured groups had to wait for years before their needs could be met.

At the end of 1957 there were 1,720 co-operative housing societies affiliated to the General Union of Non-Profit Housing Enterprises (*Gesamtverband gemeinnütziger Wohnungsunternehmen*), which also embraces 494 non-profit housing societies and 34 others of non-profit character. This linking of co-operative housing societies with other non-profit housing enterprises is in no way a contradiction, for the latter are genuinely non-profit in character, and have continuously striven to help ease the housing situation for the financially-weak sections of the population.

GHANA

Organisation affiliated to the I.C.A.:
Alliance of Ghana Co-operatives.
(Now dissolved)

Area: 91,842 sq. miles
Population: Over 4 million

Radical changes resulting from government action took place within the Co-operative Movement in Ghana during 1960. In consequence, the Movement is no longer represented in the Alliance.

After several indications during 1959 that the government did not look favourably upon the activities of the Alliance of Ghana Co-operatives and the other genuine co-operative organisations in the country, the Minister of Economics announced, on 2nd March, 1960, the establishment of a National Co-operative Council consisting of what he called, "new National Co-operatives." The Alliance of Ghana Co-operatives, its sister Marketing Organisation, and the Bank were invited to affiliate to the Council. On 22nd June an emergency Congress of the Alliance appointed a deputation to seek an interview with the Minister. The deputation drew up a statement to be presented to him, declaring that the old co-operative movement would affiliate to the National Co-operative Council, provided, among other things, that the identities of the Alliance, the Marketing Association, and Bank were maintained; that democratic rights were observed, that organisations' rights to capital reserves and assets were guaranteed, and that there should be no partisanship in politics. The interview never took place.

The visit of an I.C.A. representative to Ghana in September, to gather first-hand information on the position proved fruitless as far as the government was concerned. Thereafter, the situation deteriorated rapidly. On 22nd October, the Alliance of Ghana Co-operatives was summarily dissolved by order of the Minister, and its property was taken over by the National Co-operative Council. The Co-operative Bank was converted into a branch of the Ghana Commercial Bank, whilst, on 20th December, the registration of the newly-formed National Co-operative Insurance Society was cancelled. As from May, 1961, the government-sponsored Ghana Farmers' Marketing Co-operative will be in charge of all co-operative marketing.

* * *

Co-operatives in Ghana (formerly Gold Coast) were started on Government initiative in the 1930's among cocoa growers to improve the quality of their products and help them with loans. A separate Department of Government for Co-operatives was established in 1944, and since then the cocoa marketing societies have enjoyed uninterrupted progress.

The hub of the Movement is the Ghana Co-operative Bank, established in 1948. By 1957 it had opened two branch offices and was also operating at local level through a number of Territorial Co-operative Unions.

The history of Consumers' Societies in Ghana, started after the cocoa marketing societies, has been an unhappy one. Although some 30 societies were operating by 1950 the Consumers' Movement had completely collapsed by 1954. The Co-operative Wholesale Establishment, registered in 1948 went into liquidation in 1953.

Nor have thrift and loan societies proved very successful and most of them are now moribund. Co-operation, as yet, has made little impact in other fields, with the possible exception of fishing.

One of the most hopeful developments, however, has been the formation and development of the central union, the Alliance of Ghana Co-operatives. Started with the aid of a Government grant in 1952 as the Gold Coast Co-operative Union, its membership was at first limited to apex organisations. Later Territorial Unions were admitted and in 1956 membership was thrown open to co-operatives at any level. The union, which was the first African Co-operative Union to join the I.C.A. (1953) changed its title to Alliance of Ghana Co-operatives in 1957.

ECONOMIC DEVELOPMENT

Ghana is an emergent country full of ambitious schemes and in a hurry to execute them. The greatest of these is the Volta River Project which is aimed primarily at the exploitation of bauxite deposits. For this and the construction of the new deep-water harbour at Tema, large capital sums are necessary.

The bulk of Ghana's population, however, is and will remain dependent on agriculture for a livelihood and cocoa production is the main pursuit. Although a tropical country, Ghana's climate is moderate and one-third of its area is covered with forests—conditions which favour cocoa growing. Moreover, the country is rich in mineral deposits. The average Ghanaian is reputed to enjoy the highest standard of living in Black Africa.

In 1950 the country had a surplus of exports (£75,000,000) over imports (£45,000,000). Cocoa accounted for 71 per cent of the total export trade. Ghana produces approximately two-fifths of the world's supply of this commodity.

The increasing predominance of cocoa and inflationary trends were the two outstanding influences in the national economy during the period under review.

Cocoa, like any other crop, is subject to price fluctuations and to cushion farmers against violent variations from year to year, a Cocoa Marketing Board was created by Ordinance in 1940. In good years part of the profits are retained to offset low prices in bad years.

Despite its relative riches, Ghana, which attained independence as recently as 1956, and still has a population which is 95 per cent illiterate, faces substantial problems in the economic field. Mining is largely in the hands of foreign firms and the few Africans who have entered this field are handicapped by a lack of knowledge of the markets, capital and poor business ability. In commerce the Ghanaian suffers similar handicaps.

THE CO-OPERATIVE MOVEMENT

Cocoa Marketing Societies

It is some 30 years ago since Co-operative Societies were started among the cocoa growers of Ashanti and other cocoa-producing areas of the then Gold Coast. They were launched with the dual purpose of improving the quality of cocoa and helping farmers with short-term loans during the difficult period of the year between the harvesting and marketing of their crops.

By 1949 Cocoa Marketing Societies existed in impressive strength throughout the cocoa belt, except in the south-west area which produces less than 15 per cent of the total crop. Their development continued throughout the period and during 1956-57 some 400 societies with 45,000 producer members were operating and handling over 20 per cent of the national crop. For each of the last four years cocoa marketing co-operatives outstripped all their competitors in the production and marketing of the country's staple crop.

The 400 primary societies are grouped in a number of Territorial Unions which increased from 13 in 1949 to 17 in 1957. Most of these were created prior to the formation of the central Co-operative Marketing Association as local Marketing Unions. Since then one of their main functions has been to provide a channel through which the Ghana Co-operative Bank can reach down to local level.

The following Table illustrates the growth in the number and membership of societies and the development of their marketing activities during the period under review:

Year	Number of Societies	Tonnage Handled	Membership
1948-49	—	21,943	12,000 (approx.)
1949-50	179	29,473	15,362
1950-51	204	31,617	17,111
1951-52	—	28,848	19,156
1953-54	330	40,380	31,972
1954-55	348	40,780	33,563
1956-57	400	—	45,000

The achievements of the cocoa marketing societies assume an even greater significance when the conditions in which they had to operate are taken fully into account—for from 1952 onwards they had to compete against the Cocoa Purchasing Company launched by the Directors of the Gold Coast Cocoa Marketing Board. Although the C.P.C. operated as a separate organisation, some of

its directors were also directors of the Marketing Board. From the start there were signs that the methods to be employed by the new organisation to win adherents was to give out loans from the Board's accumulated funds to a degree, and on principles which co-operatives should not emulate. Statistics do not show that Co-operatives actually lost anything to this sponsored company, but expansion was undoubtedly hampered.

One of the most significant, and in some ways disquieting developments during the period under review has been the increased demand for long-term credit by members of the marketing societies.

There can be no doubt that the policy of the Cocoa Marketing Board's subsidiary, the Cocoa Purchasing Company, in granting generous loans created an urge for credit throughout the country and retarded the modest but expanding co-operative campaign to stimulate thrift.

The following table shows how the demand for loans has grown since 1949:

LOANS			
Year	Issued £	Recovered £	Outstanding £
1949-50	86,940	77,287	17,812
1950-51	110,626	107,774	20,664
1951-52	216,040	191,137	45,567
1952-53	294,166	269,635	70,098
1953-54	455,502	405,123	120,476
1954-55	526,037	413,138	233,375
1955-56	470,875	413,671	290,579

A glance at the table also reveals the decreasing ability of members to meet their commitments on time. Coupled with this trend has been an increasing demand by members for long-term loans in contrast with the situation at the beginning of the period when the vast majority of loans, which were issued in the "off-season," were of short duration.

These trends finally prompted the Movement into action and in 1957 a special committee was set up to investigate the causes of indebtedness among members and the reasons for defaults.

Savings, in the form of deposits and payments to share capital, both among the primary marketing societies and in the Association itself remained, however, a healthy feature as the table below indicates:

Year	Share Capital and Reserves of Primaries in £'s	Share Capital and Reserves of Associations in £'s
1949-50	233,872	—
1950-51	259,654	56,172
1951-52	339,279	72,689
1952-53	452,749	89,707
1954-55	694,534	98,830
1955-56	829,383	114,469

The reserves of the Territorial Unions must also be taken into consideration. At the end of the period, these amounted to £37,570—more than treble the amount in 1949.

The marketing co-operatives are now a strong concern and as the Registrar reported "the co-operative system of cocoa marketing has reached a stage in which it is operating more cheaply than could any system of private or public enterprise."

Consumers' Societies

Between 1945-1950 36 registered consumers' societies, operating single stores were established in Ghana. They covered almost every area of the country outside the Northern Territory. All were members of the Co-operative Wholesale Establishment which had been founded in 1948 on an overdraft guaranteed by the Government. The Wholesale, obtaining goods locally and from abroad supplied them to retail stores on a credit basis. In short, and in contrast with what happened in the cocoa marketing sector where the Central Organisation emerged gradually, the Co-operative Wholesale Establishment was a deliberate creation from the top, designed to stimulate local growth.

Turnover of local consumers' societies during the first financial year of the Wholesale's operations was £10,000. By March 1950, sales had risen to £81,000; membership stood at 10,300 and paid up capital at £17,690.

For 1951 the sales figure had gone up to £187,000 and the aggregate surpluses achieved by societies showing a profit exceeded losses of other societies by over £5,000.

The balance sheet of the Co-operative Wholesale Establishment, however, after two years of operations showed a loss of £7,662.

The position deteriorated still more during 1951-52. In March, 1952, the government granted the Establishment an interest free loan of £100,000, but at the end of 1953, after serious irregularities and mismanagement were discovered, it withdrew its financial support and the organisation's registration was cancelled.

Reasons for the failure of the Consumers' Movement are not far to seek. The chief are—difficulty in finding competent committeemen and managerial staff; a high percentage of dishonest employees and intensive competition in the retail trade.

Thrift Societies

Thrift societies, which operate mainly among the professional classes, were left very much to their own devices because most of their members were literate and capable of keeping accounts. But by 1951-52 membership of societies had only just topped the thousand mark and savings were a mere £8,000. By 1957 most of the societies were moribund.

Fishing Marketing Societies

Fishing societies are a new, but as yet modest, development in Ghana. At the beginning of 1955 three such societies had been successfully launched and by 1957, ten were in operation with a

further twenty in various stages of formation. In the latter year total membership of societies stood at 162, and the amount of fish marketed by societies was 236,673 lb. At the end of the period the societies were enabling members to break away from the old method of fishing by canoe and paddle and to introduce motor boats and modern equipment.

Other Societies

Indicative of the growing interest in Co-operation outside the field of cocoa-marketing was the establishment of a number of societies in a variety of fields. These included the Kusasi Development Co-operative, the first co-operative venture incidentally in the Northern Territories. The society helps its farmer members by giving them loans of ploughs and bullocks, facilities for the storage of crops and the marketing of current surpluses. Gradually, too, the members are being taught scientific farming methods and the modern plough is replacing the hoe and cutlass.

At Takoradi, a group of tailors founded a workers' productive society in which they pooled their skills and other resources. The result was increased specialisation, with certain members concentrating on European and others on African clothing. Plans were also under way for the formation of a Co-operative Printing Society and a Diamond-Winners Society.

The Co-operative Bank

The Co-operative Bank, founded in 1948 on a Government guarantee of £1,500,000 is the hub of all types of Co-operatives in Ghana. During the period under review it has built new central premises in Accra and opened branches in Kumasi and Takoradi. At local level it operates through the Territorial Unions. Deposits are accepted both from societies and individuals. Some idea of the Bank's development can be gained from the following Table:

Year	Shares and Reserves £	Annual Surplus £	Loans	
			Long Term £	Short Term £
1949-50	50,060	6,918	—	—
1951-52	57,606	9,761	—	—
1952-53	64,038	6,220	85,803	147,952
1953-54	73,436	8,318	—	—
1954-55	81,300	7,911	78,000	241,000
1955-56	—	—		375,000

To encourage deposits the Bank regularly offered 3 per cent on savings— $\frac{1}{2}$ per cent more than the Post Office. Its terms of lending have been between $3\frac{3}{4}$ and 6 per cent. The Bank has very recently also made a token start in the role of priming rural finance, in which—in 1957—the 17 Co-operative Unions are to play an essential part as local agents.

In 1957 the Co-operative Bank, together with the Co-operative Marketing Association, agreed to accept auditing of its accounts by outside auditors rather than by Government.

THE ALLIANCE OF GHANA CO-OPERATIVES

The Alliance of Ghana Co-operatives which took on its present name in 1957 after the country had achieved independence, was founded in 1952 as the Gold Coast Co-operative Union with the object of acting as the representative of all types of Co-operatives and furthering the knowledge and spread of co-operative ideas throughout the country—tasks which had previously been the virtually exclusive domain of the Co-operative Department of the Government.

The Alliance's founder members were the three central trading bodies—the Co-operative Bank, the Co-operative Marketing Association and the (now defunct) Co-operative Wholesale Establishment. Its revenue was derived from them and from the Government. The Government's contribution was £600 in the first year, a sum that was subsequently raised to £5,000. As the Alliance has grown more independent, the Government grant has tended to be reduced.

In 1953 membership of the Alliance was thrown open to Territorial Unions and in 1956 genuine co-operative societies of all types became eligible for membership—an opportunity which many societies were taking advantage of at the end of the period under review.

The development of the Alliance has been highly encouraging and today it has become the publicity, information and education centre of the Movement. Besides publishing a monthly journal, "The Ghana Co-operative News," which has a circulation of over 5,000 copies, the Alliance runs a variety of courses for society employees and others. It has also been making strong efforts to build up informal regional education and propaganda committees with funds and responsibilities for such work at the local level.

More ambitiously the Alliance has been able to send a small number of employees for training at the Co-operative College in Great Britain, whilst others have made tours in Denmark and elsewhere. Its educational resources were greatly strengthened in 1956 when a mobile film projector was presented to it by the International Co-operative Alliance. Long term plans have also been mooted for the establishment of a Co-operative College.

GREAT BRITAIN

Organisations affiliated to the I.C.A.:

The Co-operative Union Ltd.;
Co-operative Wholesale Society Ltd.;
Co-operative Insurance Society Ltd.;
Scottish Co-operative Wholesale
Society Ltd.;
The Co-operative
Productive Federation Ltd.

Area: 56,988,302 acres
Population: 51,456,000

Co-operative ideas were conceived, and primitive organisations established, at the beginning of the nineteenth century in Great Britain. With the establishment of the Rochdale Pioneers' Consumer Society, in 1844, the Co-operative Movement made a big forward thrust. Then, with the passing of the Industrial and Provident Societies Act in 1852, societies secured legal recognition.

In the 'sixties the national co-operative organisations were founded—the C.W.S. in 1863, the Scottish C.W.S. in 1868, and the Co-operative Union in 1869. The Co-operative Union embraces England, Wales, Scotland, and Ireland, whilst the C.W.S. covers England and Wales. The Co-operative Productive Federation for the workers' co-operative co-partnership societies was set up in 1882. The origin of the Co-operative Insurance Society dates back to 1867, and the Co-operative Permanent Building Society was founded in 1884 to provide loans to individuals for the purpose of house purchase.

The first agricultural society, the Agricultural and Horticultural Association, was established in 1867. There followed the founding of the Irish Agricultural Organisation Society in 1894; similar bodies for England and Wales (Agricultural Organisation Society) in 1904; for Scotland in 1905; for Wales alone in 1922; and for Northern Ireland in 1922. The A.O.S., which was a member of the Co-operative Union, collapsed in 1924.

After the recession in agriculture between world wars, Government intervention, and experience in World War II, there was a revival of interest in Agricultural Co-operation. In 1944, the Agricultural Co-operative Association emerged for England, and in 1949 the Federation of Agricultural Co-operatives for Great Britain and Ireland. Further changes took place with the A.C.A. merging with the Farmers' Central Organisation, into the Agricultural Co-operative Central Organisation, in 1956, which has for its purpose both promotion and financing of co-operatives. In 1957, 749 agricultural societies, with 426,183 members and a turnover of £214,814,059, operated in the British Isles. In addition, there is a Fishermen's Organisation Society which was established in 1914.

ECONOMIC AND SOCIAL DEVELOPMENT

In reviewing economic developments in Britain between 1949 and 1957, it should not be overlooked that the British economy had been exposed to critical strain over the entire period of hostilities during World War II. Further, in the post-war world, it was clear that the country had serious military obligations which imposed additional strain on her already weakened economy. The period concerned saw a change-over from a strictly controlled economy to a freer economy. It was characterised by full employment, inflationary pressure, and anxieties regarding the balance of payments.

Consumer expenditure over the period rose from £8,545 million in 1947 to £9,907 million in 1957, based on 1948 prices.

The population of the United Kingdom rose by nearly two million over the period to 51,456,000. The working population increased from 22,771,000 in 1949 to 24,188,000 in 1957. The number registered as unemployed in 1947 was 291,146 and 297,099 in 1957. In 1952 and 1953 the figures were nearer the half-million mark, but still much less than was anticipated in earlier assessments of post-war prospects.

Prices rose on average by 4 to 5 per cent per year. The increase on such a scale over so long a period was unprecedented in time of peace.

The rise in food prices was particularly pronounced until 1955, and important in view of its bearing on household budgets. The increase was about 60 per cent over the period of the review, and is estimated to be responsible for about half the total increase in prices. Fuel and light increased by as much as over 70 per cent; clothing and durables by over 30 per cent. Retail prices increased by about 40 per cent in general. On average, industrial production rose by 3 per cent a year; wages and salaries by just under 8 per cent; and profits by 7 per cent. Basic food rationing continued in operation until mid-1954.

With the removal of controls on supply and prices, steps were taken to reduce the subsidies on food and agriculture.

In 1949 the subsidies were running at the rate of £420 million, whilst by 1957 they had been reduced to £250 million.

There were marked improvements in the standard of living over the period. The number of licensed cars doubled, and the number of television licences rose from 127,000 in 1949 to nearly seven million in 1957.

The latter part of the period saw serious steps taken to check inflation by imposing restrictions on hire purchase transactions and general restrictions on credit. The bank rate, which was about 2 per cent in 1949, was put to an all-time record of 7 per cent in 1957.

Taxation remained high, including indirect taxation. Purchase tax receipts increased from £291 million in 1949, to £494 million in 1957. Inflation imposed some strain on the finances of the newly-extended social services.

Important developments took place in the Government intervention over monopolies. A commission was established under the Monopolies and Restrictive Practices Act, 1948, and by 1949 the commission was proceeding with investigations in the case of six commodities, including electric lamps, and a series of further inquiries and reports followed. An amending measure was passed in 1953; and a further measure passed, the Restrictive Trade Practices Act, in 1956. Under this latter measure, collective price maintenance was made illegal and trade agreements required to be registered, with a Restrictive Trade Practices Court established. Legislation, however, did not bar price maintenance by individual concerns. Long established trade associations for purposes of price maintenance have, as result, been put out of existence, many agreements scrapped, and there is evidence that individual firms less rigorously enforce price maintenance.

Much greater attention was focused on the problem of protecting the consumer. The Association for Consumer Research was established in 1957, and the British Standards Institution, a semi-official body, formed a consumers' advisory committee and launched more deliberately into popular education of consumers for their own protection.

Soap, detergent, and margarine wars between the combines were features of the period. Expenditure on advertising increased from £142 million in 1949 (1.4 per cent of national income), to £334 million in 1957 (1.9 per cent of national income).

CONSUMERS' SOCIETIES

The following table shows the general development of consumers' societies affiliated to the Co-operative Union in the period under review:—

Year	Membership Thous.	Societies	Shops	Turnover £ million	Employees	Index of Retail Prices
1949	10,413	1,024	24,120†	548	131,495	180
1950	10,691	1,019	25,555*	613	136,907	185
1951	10,929	1,006	—	663	133,510	203
1952	11,093	1,001	—	720	126,980	221
1953	11,234	988	—	764	124,367	228
1954	11,486	973	—	792	124,226	232
1955	11,783	964	27,467†	842	124,376	242
1956	12,070	947	—	908	125,064	254
1957	12,333	936	28,955*	976	124,261	264

Membership and Structure of Societies

A substantial increase in co-operative membership has been shown in the period 1949-1957. One in three of the adult population is a co-operative member. Operation of the national membership

* Government Census of Distribution, 1950 and 1957.

† Co-operative Union Census, 1946 and 1955.

‡ London and Cambridge Economic Bulletin: 1938=100.

N.B.—There is no annual census of shops in Britain.

scheme for dividend, the raising of the maximum shareholding under the law from £200 to £500, and the amalgamation of neighbouring societies, are influences which discourage duplication of membership. The tendency of membership concentrating in larger societies is shown in the statistics, a tendency which will be encouraged by the national survey for purposes of amalgamation proposed by the Independent Commission and accepted by the Co-operative Congress.

No new primary retail societies have been established in Britain for many years. Extension of retail services takes place through existing societies opening branches in new centres of population. In Scotland, the S.C.W.S. has opened branches in remote parts of the country, numbering 125 in 1957, with a membership of 75,000 and trade of £5,999,000.

The C.W.S. Retail Society was established in 1935, mainly for the purpose of developing Co-operation in remote areas. The organisation has developed in practice as an ambulance service for societies confronted by difficulties. The name of the organisation was changed, in 1957, to Co-operative Retail Services, when it operated 28 branches with 184,000 members and trade amounting to £12,000,000.

National Co-operative Chemists is another enterprise of the C.W.S. and retail societies, and was initiated in the first place to overcome legal difficulties over supervision by professional pharmacists. This organisation's trade amounted to £841,000 in 1957.

About 31 per cent of co-operators are members of societies with over 100,000 members; 18 per cent of societies with between 100,000 and 60,000; 20 per cent in societies with between 50,000 and 30,000 members.

Federations of retail societies for dairies, bakeries, and laundry work, make an important contribution to co-operative effort. They numbered 87, and had a turnover of £31,433,000 in 1957.

As far as Britain is concerned there is no statistical data indicating the occupational census of co-operative members. High taxation and the tendency for incomes of the middle classes not to advance with price changes, may well have had the effect of broadening the range of co-operative membership.

Co-operative societies in Britain are registered under the Industrial and Provident Societies Act. Two amending Acts were passed in 1952 and 1954. The most important economic feature of the amending legislation was to raise the maximum shareholding per member from £200 to £500; the statutory limit on small savings bank accounts was raised from £20 to £50; and the maximum of a single deposit from 10s. to £2. These provisions simply made allowances for the changed value of money. Slight modification was made in the proportion of members present and voting, to two-thirds, to secure amalgamation of societies, under the second Act. The registrar was also empowered to give some further protection for the use of the word "Co-operative."

Sales and Shops

Between 1950 and 1957 total national retail trade increased by 53 per cent. The increase for co-operative societies was 58 per cent; for the independent retailers, 45 per cent; and for the multiple retailers, 72 per cent. The trend is shown in the following tables:—

Shops	All Retail Trade		Percentage increases, 1957 over 1950		
	1950	1957	All %	Food %	Non-Food %
Total	5,100	7,790	53	61	46
Co-operative.....	572	905	58	64	41
Independent	3,377	4,908	45	55	39
Multiples	1,151	1,977	72	77	69

Whilst the co-operative increase in trade is higher than the national average, the Movement has been substantially outstripped by the multiples. The volume of food trade handled by the multiples had by 1957 become larger than that of the co-operative societies.

Co-operative societies have pioneered self-service development in Britain. In 1957, they still controlled 58 per cent of the 13,000 self-service shops in the country, and are responsible for 83 of the 157 supermarkets operated. About one-quarter of the Movement's food trade passed through self-service shops.

Mobile shops, numbering 3,927 in 1955, have been pressed into co-operative services for outlying districts and also to serve members on housing estates where it has not been possible to provide shops. The corresponding figure was 2,235 in 1946. These sales vehicles exclude delivery vehicles for milk, bread, and coal. Operation of such shops extends to meat, hardware, dry goods, and hairdressing.

A notable feature of developments over the period has been the increase in mail order business from £50 million, estimated in 1950, to £130 million, estimated in 1957. This is a class of trade in which societies are not engaged, although the C.W.S. experimented in the trade between 1946 and 1951.

Decisions of local authorities have, in some cases, prevented societies obtaining shops on new housing estates to which their members have moved. The number and size of these shops have, in some cases, been inadequate.

The national membership scheme, through which the members of one society may purchase from other societies and obtain dividends on purchases, was introduced in 1949. Trade under the scheme amounted to £1,700,000 in 1949 and £8,440,000 in 1957.

Credit trade of societies has grown. The club trade has risen from £24,330,000 to £37,160,000; hire purchase from £5,240,000 to £11,490,000. Credit sales, another form of deferred payments, accounted for £5,420,000 in 1957. Such trade is mainly financed by societies from their own resources. Another form of trading has developed more recently: rental schemes, notably for television and radio. Conceived to circumvent Government restrictions on hire purchase trade, the system has proved popular.

The attention of the Co-operative Movement has been directed to the development of the dry goods trade. The Co-operative Union established in 1950 a Dry Goods Trade Association to focus the attention on this problem and to formulate policies. In this field co-operative societies, autonomous local units, are faced with competition from chain stores and multiple concerns which are nationally controlled. It is recognised at the same time that more of the consumers' earnings are being spent on dry goods.

Various efforts have been made to meet the situation. On the one hand, group buying and group selection have been tried by societies in different parts of the country. Many societies had post-war development plans for building, but owing to building restrictions these had to be deferred.

The C.W.S. also called conferences on dry goods and issued a report on the future of the dry goods trade. These various discussions made societies fully aware of the importance of trade developments in this sector of distribution.

In addition, rising costs often necessitated changes in original intentions. First priority was given to providing shops for members moving out to new housing estates. Notwithstanding difficulties, remarkably fine distributive premises have been erected by societies over the period.

Following a series of decreases in share and loan capital of retail societies, amounting to as much as £5 million in 1950, the Co-operative Union issued recommendations regarding financial policy. These stressed upon societies the necessity of strengthening their capital position by improving and publicising their facilities for investment, etc. It was also recommended among other things, that no development should be contemplated which would result in a sum of less than 50 per cent share, loan, and savings funds being maintained in realisable investment. In contrast to other countries, the bulk of retail societies' capital takes the form of share capital in Britain. The trend in capital decreasing was arrested, but the Co-operative Movement recognises the importance of its capital position being strengthened to meet the demands of future development.

Dividend policy was also subject to review in 1953, and a large number of recommendations were made on this subject. It was insisted that dividends should be allowed to find their own level, and on no account should artificial rates of dividend be paid. It was recommended that allocations to reserves should be at the rate of 1d. per £ of sales.

As stated, rationing continued in Britain until mid-1954. For basic commodities consumers were required to register and deal exclusively with a trader of their choice. Last co-operative registration figures were as follows: for sugar, 14,105,000; for butter, margarine, and cooking fats, 14,054,000; bacon and ham, 12,838,000; cheese, 14,009,000; eggs, 10,029,000. Milk registrations numbered 13,448,000; meat, 7,638,000; whilst the number of consumer households registered for the supply of coal was 2,653,833. Supplies of foodstuffs, other than basic rations, were issued on the basis of

pre-war distribution. With full employment, better wages, the system worked to the disadvantage of societies and was the subject of grievance. Despite the high co-operative registration figures, some co-operative members were apt to split household registrations so that they could obtain goods in short supply, and perhaps not available in co-operative shops, through the inequities of the rationing system.

Information regarding special services of consumer societies are given below. Bread, milk, and fuel are in the main handled by delivery services to the member.

	1949	1957
Bread (sacks)	5,043,933	3,894,922*
	£21,000,000	£40,000,000
Flour Confectionery	510,549	359,503*
	£17,000,000	£18,000,000
Milk (gallons)	381,000,000	437,000,000
	£63,000,000	£114,000,000
School Milk (gallons)	16,000,000	17,000,000
Meat	£35,000,000	£72,000,000
Coal (tons)	4,841,499	4,564,385
Coke (tons)	178,145	254,511
Other Fuel (tons).....	142,106	213,526
All Fuel.....	£20,000,000	£35,000,000
Laundry Work.....	£4,645,263	£5,624,955
Dry Cleaning	£396,713	£1,186,929

It is estimated that one in every four funerals is conducted by a co-operative society.

An unusual feature of the British Co-operative Movement is that consumers' societies are engaged in farming operations. Some 72 societies were engaged in these operations in 1949, compared with 52 societies in 1957. The acreage owned in 1949 was over 34,000, and in 1957, 26,000. Value of production from these farms had increased from £1½ million to £1½ million over the period under review. In addition, the acreage owned by the C.W.S. increased from 26,000 acres to 33,000 acres. The S.C.W.S. acreage was static at 1,510 acres.

THE WHOLESALE SOCIETIES, 1949-1957

The following table shows the trade and productive efforts of the wholesale societies, C.W.S. and Scottish C.W.S., in 1949-1957.

There is no general index of wholesale prices in Britain which can be utilised for measuring the effects of prices on the turnover of these organisations.

Year	C.W.S. Sales £Thous.	C.W.S. Production £Thous.	S.C.W.S. Sales £Thous.	S.C.W.S. Production £Thous.
1949.....	291,205	87,991	61,984	22,655
1950.....	321,641	94,724	68,216	24,780
1951.....	359,141	106,091	75,221	28,193
1952.....	398,344	110,701	82,147	28,927
1953.....	420,887	119,538	84,260	27,347
1954.....	401,552	125,861	82,394	25,958
1955.....	418,073	135,760	82,915	26,630
1956.....	444,285	139,374	86,132	27,085
1957.....	453,960	144,842	87,222	25,247

* There has been a general decline in flour consumption.

During the period under review, the trade of both the C.W.S. and S.C.W.S. has grown. The bulk of their trade is with retail consumer societies, and export; contract and trade with agricultural organisations represents a negligible proportion of total trade.

Over the period of short supply, during and immediately after the war, the demand for co-operative productions was heavy; over the period reviewed here demand for co-operative productions slackened. Development of self-service at the retail level resulted in consumers selecting highly publicised goods of private manufacture. National advertising of co-operative productions for a market restricted to consumers' societies was considered uneconomic. Advertising expenditure of the private sector has considerably increased over the period, and advertising also extended to commercial television. The seriousness of the position caused the S.C.W.S. to call a special conference on production in 1955. New machinery in factories increased the rate of production requiring much larger markets. In addition, the combines launched vigorous wars on the detergent and margarine markets.

The period was not a particularly easy one as far as production was concerned. There was a committee of inquiry appointed to consider the organisation of the C.W.S. which produced a very modest report in 1954. Discussion on co-ordination of co-operative production between the wholesale societies led indirectly to the appointment, in 1955, to the Independent Commission Co-operative Production and Marketing, under Mr. H. T. N. Gaitskell's chairmanship. The C.W.S. opened a new furnishing factory in Birmingham in 1952, and joined the S.C.W.S. and K.F.* in the manufacture of electric lamps. The S.C.W.S. opened an up-to-date fruit warehouse in Glasgow. The C.W.S. made effective progress in the manufacture of table waters and, in some cases, provides door-to-door delivery services.

Over the period concerned, C.W.S. sales to the agricultural community grew from £8 million to £29 million. As far as the United Kingdom is concerned there is no independent agricultural co-operative wholesale society.

PRODUCTIVE SOCIETIES

The position of the productive societies operating on a co-operative co-partnership profit sharing basis, and other production societies, has been affected by the general conditions prevailing in the case of the wholesale societies.

There were 44 productive societies operating in 1949, with a turnover of £6,072,387; whilst in 1957 there were 42 societies with £6,769,147 sales. In 1949 there were 42 societies in membership of the Co-operative Productive Federation, but in 1957 only 30 societies were in membership. Eight of these societies were engaged in the clothing trades; 12 in the footwear; 4 in printing, and 6 in miscellaneous trades and services, the most prosperous being those engaged in printing.

* Kooperativa Förbundet, Sweden.

CO-OPERATIVE BANKS

The Co-operative Movement is served by two banks, the oldest established being that of the C.W.S., and the newer institution being that of the S.C.W.S. Statistics relevant to their operations are shown below:—

Year	Turnover £ million	Total Resources £	Current Accounts	Deposit Accounts
C.W.S., 1949 ...	2,391	235,204,484	77,829	56,005
C.W.S., 1957 ...	4,637	195,166,399	104,968	58,442
S.C.W.S., 1949 ...	181	15,811,232	679	4,534*
S.C.W.S., 1957 ...	494	19,966,043	2,349	3,591*

Apart from societies and individuals, the number of public authorities (local government bodies) using the services of the C.W.S. bank increased from 171 in 1949, to 259 in 1957, and their annual turnover from £560 million to £1,519 million. Three new branches of the bank were opened at Northampton, Nottingham, and Sheffield.

CO-OPERATIVE INSURANCE

The Co-operative Insurance Society, of Manchester, is the oldest and largest co-operative insurance institution in the world.

From 1949 to 1957 the total premium income increased from £19,430,000 to £43,692,000, and 1959 finds the Society the second largest British industrial ordinary office, and the fifth, in order of magnitude, of all British insurance offices. Whilst the larger British offices write a considerable amount of business abroad, the C.I.S. business is confined to the United Kingdom, with the exception of a growing reinsurance business with foreign offices' members of the International Co-operative Alliance.

In 1957 the Society insured 644 Co-operative Societies, with a membership of 3,692,295, under its Collective Life Assurance Scheme, of which it was the originator in 1904. The number of claims paid under this scheme since its inception is 2,749,103, for the sum of £25,489,389.

The Industrial Life section, with a premium income in 1957 of £23,682,920 and more than 11½ million policies in force; and the Ordinary Life section, with a premium income of £9,162,107 in 1957 and nearly half a million policies in force, account for the greater part of the business transacted by the C.I.S.

The Motor Insurance department, with a premium income of £5,594,043 in 1957 (£7,240,690 in 1958), has the next largest account after the Ordinary Life, and the value of motor claims paid in 1957 was £3,294,164.

When the C.I.S. first entered the Industrial Life business in 1899, they determined to reduce the cost and improve the standards under which the business was then conducted. Many of the improvements initiated by the Society were incorporated in subsequent state legislation governing the conduct of Industrial Life Assurance,

* Excluding societies' deposit accounts with trade departments.

and became standard practice, to the great benefit of all Industrial policyholders.

The C.I.S. staff totals 13,360, which includes a field staff of 7,600 full-time agents who call regularly at about one in four of all the homes in the U.K. where one or more of the many varieties of policies issued by the Society is held.

In recent years the Society introduced a number of new life assurance policies designed to meet modern needs by providing, not a large capital sum calling for heavy premiums and attracting taxation, but a regular income of a suitable amount over a critical period.

They are known as the C.I.S. Family Protection Plan, the Mortgage Protection Plan, the Children's Plan, and the Womens' Plan.

Housing

Owing to the high density of population, from the point of view of health and hygiene, housing has been an important field of action for local government. Housing has not, therefore, been such an important sphere of activity for the Co-operative Movement. Retail societies have built cottage property in the past for renting to their members, and have advanced loans to members for the purchase of their homes, and still do so.

Demand for houses since the war has been high, and the Co-operative Permanent Building Society, which advances loans to members for house purchase, has grown to be one of the largest organisations of the kind in the country. The society's share capital increased from £37 million to £143 million between 1949 and 1957. So that retail societies will not tie up their capital, which might be required for trade development, in housing projects, the facilities of this special co-operative society have been utilised to an increasing extent. In fact, retail societies have been urged, where possible, to dispose of their cottage property. The Co-operative Insurance Society has also special house purchase schemes. A feature of the period has been the development of the self-build societies, where groups of workers get together and build their own homes. Local authorities have been empowered to make loans to such organisations. In 1956 there were 150 such societies operating, with over £1 million building operations on hand.

These societies are linked with the National Federation of Housing Associations, a statutory body which embraces various bodies connected with non-profit housing but not necessarily fully co-operative in character.

Co-operative Political Party

No reference to the British Co-operative Movement can be complete without mention of the Co-operative Party. In the General Election of 1950, the Party returned 18 Members of Parliament;

at the General Election of 1951, the Party returned 16 members; and at the next election, 20 members.* Matters which attracted its attention have been consumer welfare, food supplies, monopolistic practices, co-operative development in dependent territories. The Party has been in Opposition for the greater part of the period of this review, but one of its peers has been Leader of the Opposition in the House of Lords. In addition, the Party has been active in local government affairs.

It was necessary for the Co-operative Movement, over the period reviewed, to give consideration to boundaries of state and co-operative economic enterprise. The first Labour Government had discharged swiftly the initial programme of nationalisation of basic industries such as coal, electricity, and gas power, transport, etc. Having done so, attention was being given to other trades, services, and industry which might be nationalised. Various reports on this important subject were issued by the Co-operative Union in which it was stressed that Co-operation itself was a form of social ownership.

Educational Activities

Between 1949 and 1957, the number of societies—members of the National Co-operative Education Association—engaged in direct education activity, increased from 453 to 516. Members represented by these societies increased from 8,832,318 to 10,938,327. Some 28,000 employees were enrolled in classes, mainly following approved Co-operative Union courses. Under conditions of full employment it was found more difficult for societies to insist on employees following courses in vocational education. The Co-operative College at Stanford Hall is playing a major role in higher co-operative education. Over the period under review, there have been extensions to the establishment. Over 100 students have been in residence for the three-term courses and of these there is a contingent of 20 to 30 from overseas, mainly Commonwealth territories. The Colonial Office attaches great importance to the overseas course at the College for officers in co-operative departments in the Colonies.

Attention to member education has been reinforced by the design of eleven short study courses for adult students under the title "Our Co-operative Society." Attention to consumer interest by the Co-operative Education Department over the years resulted in the appointment of a tutor organiser in the field of consumer education.

Cultural activity was organised in 115 dramatic groups, 134 choral societies, 22 bands and orchestras, 19 film societies. Students in short courses for adults, and in cultural activity, totalled over 45,000 in 1957. A decline in the membership of the Co-operative Youth Movement from 36,000 to 19,000 is to be noted. This is a consequence of diversion of the Movement's education resources and also to social changes in the period under review.

* In the 1959 election 16 members were returned.

The principal publisher of co-operative journals in Britain is the Co-operative Press Ltd., a separate national federation. *Reynolds News*, the national Sunday newspaper acquired by the Press in 1929, has had to face a stiff struggle in the highly competitive newspaper publishing sphere in which there have been many casualties. The policy of the paper has been changed from mild sensationalism to that of a more serious journal. The Co-operative Press inaugurated a new and highly successful quarterly, *Agenda*, in 1953, dealing with co-operative business affairs. The C.W.S. inaugurated a new monthly for the shop workers, *Counterpunch*, in 1955.

In general the period of this review covers a transitional era from that of rigid state control, an inheritance of war-time conditions, and shortages, to that of a freer economy. There emerged some major problems to which the Co-operative Movement is still trying to find the solutions.

HOLLAND

Organisation affiliated to the I.C.A.:
Coop Nederland.*

Area: 32,450,78 sq. km.
Population: 11,095,726
per sq. km.: 341.9

The foundations of the Co-operative Movement in the Netherlands were laid in the last quarter of the 19th Century and it is today firmly anchored in the national economy. Co-operation has achieved its most powerful development in the related spheres of agricultural and horticultural marketing, supply and credit, but amongst the urban populations there are well-established Co-operative institutions, notably banks and trading societies which serve shop-keepers and self-employed craftsmen, Consumers' Societies which serve the wage and salary-earning population and a certain number of housing societies. A National Co-operative Council on which all national co-operative agricultural and horticultural organisations in the fields of marketing, production, supply and credit, as well as the national Union of Consumers' Co-operatives are represented, maintains a permanent secretariat at the Hague. The only branch of Co-operation in the Netherlands in affiliation with the International Co-operative Alliance, however, is the Consumers' Co-operative Movement and it is with this Movement that the present report is concerned.

ECONOMIC DEVELOPMENTS

The period 1949 to 1957 was in the main one of balanced growth for the Netherlands economy. National income was rising, but the rate of increase slowed down as the immediate post-war economy ended. During most of the period the economy has expanded without any serious danger of inflation.

In the middle of the 50's, however, rapid expansion combined with very full employment, led to higher wages, an excessive increase in consumption, and a considerable balance of payments deficit. Alarmed by the threat of inflation, the Government introduced measures which checked expansion, restricted wage increases, and by the second half of 1957, reversed the deficit in the balance of payments.

Over the whole period 1949-57, wages rose by 62 per cent compared with a cost-of-living increase of 37 per cent, but wages started to increase faster than the cost of living during the inflationary period of the middle 50's.

Between 1955 and 1957, big increases in subsidies on foodstuffs and housing helped to restrain the rise in the cost of living. The greater part of the subsidies on foodstuffs were paid out to help

* Formerly: Centrale der Nederlandse Verbruikcoöperaties.

farmers to maintain their incomes at a time of rising costs and falling world prices for dairy products.

The growth in industrial production (an increase of 60 per cent between 1949 and 1957) has been greater than the increase in agricultural output. This rapid industrialisation has enabled the economy to withstand the loss of income from Indonesia and to absorb a rapidly increasing domestic population which included many returning settlers. Industrial expansion has been particularly important in the steel, shipbuilding, and chemical industries.

Throughout the period, industrial exports have continued to expand faster than agricultural exports. In 1955 the volume of industrial products was 294 per cent higher than in 1948, while that of agricultural products was only 113 per cent higher.

More than one third of Dutch agricultural production is exported and this accounts for about one quarter of the country's exports. Industrial exports amount to about one quarter of the industrial output.

The Netherlands is exceptionally dependent on foreign trade. In 1954 the value of the country's combined imports and exports amounted to a figure equivalent to 95 per cent of the Dutch national income, compared with figures of 70 per cent for Belgium. Holland has a liberal trading policy with relatively low tariffs.

The Dutch Government is in favour of the Common Market in so far as this organisation promotes the expansion of trade between member-countries. Other Common Market countries normally take about 40 per cent of Dutch exports.

CONSUMERS' SOCIETIES

The Consumers' Societies are grouped in a single federal organisation which discharges the functions of a central representative and advisory union as well as those of a Wholesale Society engaged in production and importation. This federation which was called the Central Union of Netherlands Consumers' Co-operative Societies throughout the period 1949-1957 and changed its name to CO-OP Nederland in 1959, is the result of a remarkable process of concentration, the preliminary stages of which are described in Volume IV of International Co-operation.

The main features of the progress of CO-OP Nederland's affiliated societies emerge from an inspection of the following table:

Year	Societies	Members	Shops	Employees	Trade	Own	Cost of
						Production	Living
						(In million F1.)	Index
1949	298	303,861	1,124	7,921	128·2	33·5	84
1950	298	299,981	1,145	8,181	148·8	34·3	91
1951	294	316,690	1,181	8,458	169·8	37·8	99
1952	288	331,857	1,203	8,422	179·7	42·3	100
1953	283	339,039	1,193	8,476	185·5	43·4	100
1954	275	342,677	1,201	8,792	200·2	45·2	104
1955	275	356,813	1,219	8,757	214·1	46·4	106
1956	267	361,920	1,214	8,658	227·5	46·2	108
1957	251	367,192	1,183	8,512	231·5	46·4	114

Over the whole period the persistent decline in the number of separate societies accompanied by an increase in total membership and turnover, points to increasing consolidation, for the chief factor in reducing the number of societies has been amalgamation. This tendency shows signs of acceleration in the later years and it is the result of a growing conviction that the Movement must operate on a larger scale and through bigger units if it is to make headway against competitors who employ all the latest selling techniques. Another feature indicating a concern for rationalisation may be seen in the reduction since 1954 in the number of shops and employees. What is also significant of improved efficiency and attractive power is the increase of the average annual purchases per member from about F1.420 in 1949 to over F1.660 in 1957, even when this is discounted by a corresponding rise from 84 to 114 in the cost of living index.

Foodstuffs, as in most other national Co-operative Movements, are the most important group of commodities handled by the Dutch Consumers' Co-operatives. Whereas their aggregate turnover is equal to some 3 per cent of the national retail spending, in groceries and provisions the percentage is between 6 and 7 and in bakery products somewhat higher. The proportion of the total co-operative money turnover accounted for by groceries and provisions was about 53 per cent in 1957. Adding to this bakery products and milk, the whole food group represents about 80 per cent. The biggest non-food items in the same year were fuel 6.9 per cent; tobacco products 5.3 per cent; textiles and clothing 4.6 per cent.

The keener competition of the new methods of private enterprise in the provision trade, especially chains of self-service stores and supermarkets, was therefore felt most acutely by the consumers' societies in the departments which are the mainstay of their business. Their reaction took the form of increasingly systematic efforts to rationalise their distributive undertakings. In 1955 a special department of the Central Union, now CO-OP Nederland, for economic and technical research and advice on business operations was set up. This department not only collects information and engages in research of a general character, but investigates particular local situations, draws up projects and gives guidance to societies on the location of their stores and their internal fitting and equipment. Through the study of design and layout considerable progress has been made with standardisation.

Technical, accounting and broader economic and social considerations all tended to converge on one general conclusion which was that the structure of Consumers' Co-operative distribution needed drastic remodelling on a national plan. If the average performance of the societies was not bad, there were too many under-average societies and too many provinces in which the average rate of progress was too low. If the sub-average was to be raised to an equality with the best, there had to be greater concentration, bigger operative units and closer co-ordination between retailing, wholesaling, production and finance.

The measures ultimately adopted to tackle this complex problem of reorganisation are not described here as they belong to a later period than is covered by this Volume. Nevertheless it may be said that they constituted much more than a mere acceleration of the consolidation already discernible within the period. Progress could no longer be left to the course of nature. A deliberate and united effort was necessary to place the Consumers' Co-operative Movement rapidly on a level with the most efficient of its business competitors.

That this necessity was so widely realised among Dutch Co-operators is due to the leadership of the Central Union, CO-OP Nederland.

CO-OP NEDERLAND

The table below shows that over the period both the wholesale turnover and the value of the productive output have been rising more rapidly than the index figure of wholesale prices, indicating increased quantities of goods distributed through Co-operative channels. Foodstuffs account for some three-quarters by value of these commodities. Systematic attempts were made in the latter years through a special organisation to build up and extend the trade in textiles on both the wholesale and the retail levels.

CO-OP NEDERLAND (including Subsidiary Undertakings)

"Wholesale" turnover = total turnover, in which the figures of production output are already included.

Year	Wholesale Turnover	Production Output (In million Florins)	Wholesale Price Index
1949	64.2	20.9	77
1950	77.9	26.9	87
1951	88.4	30.3	107
1952	99.2	43.3	104
1953	100.3	43.3	100
1954	112.1	50.5	101
1955	118.0	46.7	102
1956	128.4	49.1	104
1957	127.3	48.3	107

Collaboration between CO-OP Nederland and the Societies makes it possible to raise the standards of efficiency by selecting capable managers and giving them charge of groups of textile shops. Along with this goes co-ordinated buying, improved stock-keeping, budgeting, advertising and technical assistance in opening new and modernising old shops. Rising standards of living resulted in a growing demand for household articles, especially larger items of domestic equipment, the purchase of which is assisted by instalment credit through a special society, "Rebo." The reason for establishing this special society was not only that the Consumers' Co-operative Movement wanted to capture its share of the rapidly expanding instalment credit trade, but also a desire to counteract excessive interest rates charged by the private trade. "Rebo" charges 7 per cent per annum over the total amount of the purchase, against up to the legally allowed maximum of 13 per cent charged by most

private traders. The Trade Union movement has supported this co-operative venture by participating in the capital of "Rebo" Society.

CO-OP Nederland has two important groups of productive enterprises, one located at Rotterdam, the other at Utrecht, besides several subsidiary undertakings. At Rotterdam, besides the mills mentioned below, there are modern coffee roasting and packing and tea blending plants. The Utrecht group consists of soap and polish factories as well as biscuit and rusk bakeries and fruit processing, chocolate and confectionery establishments. The subsidiary undertakings are printing works, "Dico," at Amsterdam, a cigar factory and a fire-insurance society.

Probably the greatest achievement of CO-OP Nederland in the sphere of production was the construction of its second flour mill. This stands beside the Rhine harbour at Rotterdam. Building began in 1949 and the mill was officially opened by Sir Harry Gill, President of the I.C.A. in May, 1952. The object in view was to make the bakeries of the federated consumers' societies virtually independent of private suppliers of flour. The Dutch milling industry was highly cartellised, six major flour mills supplying nearly nine-tenths of the nation's requirements. The new mill, with its initial output of some 80 tons per day, which towards the end of 1957 had almost been doubled, brought the Co-operative Movement's share of the national flour product to 6 per cent.

It is to the credit of CO-OP Nederland that not only is the mill one of the best-equipped in Europe, technically speaking, but its construction was achieved against persistent opposition by competing private interests. The Movement's claim to build a mill large enough to supply all its member societies was opposed by the other millers, but the Government upheld it. The fact that the mill supplies a known and steady market enables it to be fully employed and so work at the lowest working costs. The one requisite is consistently loyal purchasing by the consumers' societies.

EDUCATIONAL ACTIVITIES

The economic development sketched in the preceding paragraph was supported by the expansion of the publicity, propaganda and educational activity of the Movement and especially of the central organisation. Although propaganda is regarded as the primary task of the local consumers' co-operatives which are in direct contact with the public, the central organisation assists by planning two-year campaigns, each with its particular keynote and objectives. These give to local activity a basis and direction which are very necessary if it is to be effective, for there is still an insufficient number of societies carrying on systematic propaganda. The Central Union maintains a film distribution service and has its own advertising and propaganda films.

In the same order of ideas are the nationally organised advertising campaigns, in the general press, which have been useful in clarifying the mind of the public and correcting misunderstandings

about the nature and purpose of the Movement. In 1957 the Central Union began to issue a Co-operative Press Service directed especially to the editors of trade-union journals and supplying articles on Consumers' Co-operation and the economic interests of consumers.

During the period there has been considerable experimentation with the press organs of the Central Union and some changes of title. In 1957 the most widely circulated (over 300,000 copies of which 90,000 are sent by post) was the organ for Co-operative members and consumers, *Cooperatie Nieuws*. This journal not only reports events within the Movement but also contributes to general enlightenment on questions of consumption and household economics. A monthly *CO-OP* is a more technical organ for the discussion of topical problems, stimulating thought about them and expressing considered Co-operative opinion on public affairs. *Co-operatief Contact* is another monthly, which aims, as its title suggests, at keeping the Management of the Central Union in touch with the Boards and the managers of the local societies.

Education and training in the more academic sense are centred upon the "G.J.D.C. Goedhart Stichting," an institute which commemorates one of the Dutch Co-operative Movement's greatest leaders. Its principal task is to raise the standards of technical proficiency of the Societies' employees in the grocery and other branches of business and in conjunction with the Personnel Department of the Central Union and the Managers' Association to provide training for Societies' General and Store managers, as well as specialised courses in such subjects as window-decoration. Member education is also organised by the Goedhart Foundation through an increasing number of Co-op clubs, leaders for which are trained in special district courses. In addition there are week-end and other conferences in which Co-operation and the place of the consumer in society are treated from various standpoints.

Member education was given during this period an increasing bias towards creating a conscious consumer interest. Amongst the housewives the national Co-operative Women's Guild continued to work as a useful auxiliary and it was directly linked with the Movement's business activity through the establishment in 1956 of *Cooperatief Huisvrouwencontact*, a committee of women Co-operators who acted as consultants on a wide variety of trade problems such as packeting, instalment buying, mail-order selling, labelling and directions for the use of commodities, testing of new products, according to the need at any given time. Another contact institution was also established in 1956 between the Central Union and the Dutch Consumers' Association, the Dutch Federation of Trade Unions, the National Federation of Christian Trade Unions and the Federation of Roman Catholic Trade Unions. Its object is through combining forces to bring about a more effective protection of consumers' interests than has been possible hitherto.

ICELAND

Organisation affiliated to the I.C.A.:
Samband Islenskra Samvinnufelga (S.I.S.).

Area: 103,000 sq. km.
Population (1957): 166,831
per sq. km.: 1.62

The first Icelandic Co-operative Society in the modern sense of the word was established in 1882. During the '80's and '90's several other co-operative societies were established, mainly because the people themselves felt the need to improve the trade of the country. For centuries the marketing of farm produce and the sale of imported necessities had been in the hands of foreign merchants. The first co-operative federation, established in 1895, had mainly cultural purposes. The present federation, *Samband Islenskra Samvinnufelaga* (S.I.S.) was established in 1902. S.I.S., at the start, functioned as an educational and cultural organisation. Later on it developed commercial activities and gave assistance to societies by sending salesmen abroad. In 1915, S.I.S. became a commercial organisation and established a wholesale office in Copenhagen. Today the Icelandic Co-operative Movement embraces, within one and the same organisation, both consumers', producers' marketing and farm supply societies. S.I.S., the Federation of Icelandic Co-operative Societies, carries out co-operative educational activities as well as wholesale trade within the country. It also engages in import and export trade and industrial production.

ECONOMIC DEVELOPMENT

Iceland's most important source of livelihood is her fishing and fishing industry which, during the period under review, was responsible for about 90 per cent of her exports. At the same time other industries were developing rapidly. Continuous inflationary pressure was a serious problem and the Government and the banks had to maintain "tight money" policies with the consequence that there was a scarcity of operating capital. Rigid price control was enforced at the end of the period because of the continuing rise in prices. The cost-of-living index rose from 55 in 1949 (1953=100) to 116 in 1956.

S.I.S. AND AFFILIATED SOCIETIES

The number of societies affiliated to S.I.S. at the end of 1949 was 55 with a total membership of 28,138. By the end of 1957 the number was 56, and membership had increased to 30,753, more than

21 per cent of the population. As most members represent households it can be assumed that in 1957 the Movement embraced about two-thirds of the population.

The growth of the activities of member societies continued during the period. Thus, quick-freezing factories, slaughter houses, etc., operated by local societies, were erected. Retail shops were modernized. Self-service was introduced.

Icelandic Co-operative Societies are, as a rule, marketing and consumer's societies simultaneously. They buy farm products from their members and sell all kinds of consumer goods to them. It has been estimated that at the beginning of the '50's, sales to the consumers through co-operative societies was equivalent to more than 30 per cent of total private consumption in Iceland.

The total turnover of S.I.S., including sales on commission in 1957 amounted to 790 million Icelandic crowns (\$48.4 million at official rate of exchange) which was approximately equivalent to the National Budget. If sales on commission are excluded, the "gross operating income" of S.I.S. in 1957 was 390 million Icelandic crowns. The principal departments of S.I.S. are the Export Department, the Import Department, the Machinery Department, "Samband Industries," the "Federation Line" (shipping department), the Educational Department and the Insurance societies.

The quality of goods sold by the Export, Import, and Machinery departments increased considerably during the period. "Samband Industries"—consisting of ten factories, mainly in the wool-weaving, building, men's apparel, tanning and shoe manufacturing fields—increased their production and at the end of the period employed some 500 people. Total turnover is shown in the following table.

TOTAL TURNOVER

Year	Million Cr.	Year	Million Cr.
1947	192	1952	391
1948	214	1953	459
1949	262	1954	490
1950	289	1955	649
1961	410	1956	737

"Federation Line" operates S.I.S.'s merchant ships. In 1949 S.I.S. owned two ships. During the period it acquired five more, the largest of which is a 16,800 Dwt. oil tanker, purchased in 1956.

The Co-operative Insurance Society, *Samvinnutryggingar*, closely affiliated to S.I.S., during the period developed into Iceland's largest insurance concern.

The educational activities of S.I.S. were, in general, continued on the same lines as before. In 1951, S.I.S. opened a beautiful summer house, *Bifröst* in Western Iceland, as a centre of educational and social activities for the Co-operative Movement.

INDIA

Organisation affiliated to the I.C.A.:

All-India Co-operative Union.

Area: 3,288,000 sq. km.

Population: (1955) 381,690,000
per sq. km.: 116

Co-operative societies have existed in India for over half a century. For almost three-quarters of that time the International Co-operative Alliance has had Indian affiliates. Yet they have appeared only once before in this series, namely, in Vol. III. Then the Indian Movement was represented by the All-India Co-operative Institutes' Association which was set up in 1929, and out of which the present national organisation, the All-India Co-operative Union, evolved. There were also two other Indian affiliates, the Punjab Co-operative Union and the Bengal Co-operative Union. To-day affiliation with the Alliance is maintained through the All-India Co-operative Union which embraces all forms of Co-operation throughout the territory of the Indian Republic. It is this Co-operative Movement which is the subject of the present report.

ECONOMIC AND SOCIAL CONDITIONS

India is a country with unutilised manpower and unexploited natural resources, but it is also a country working towards the eradication of poverty, low productivity, and unemployment. The long-term planning objective to be achieved in the Indian economy is a doubling of *per capita* income within the years 1950-1977.

The dominions of India and Pakistan were created in August, 1947, and the division of the sub-continent into two States brought with it movements in population, distortions in the pattern of trade and attendant political problems. India's constitution, a formidable document of 395 Articles, and eight Schedules when adopted, came into force in January, 1950. In form, India's constitution is that of a union of States. There is a Union Presidency, Council of Ministers, and a Parliament, which has two houses, a Council of States, and a House of the People. Each State has a similar governmental structure to the Union.

An early action of the Indian Government was to set up a Planning Commission, charged with the task of preparing a plan for "the most effective and balanced utilisation of the country's resources." India's adoption of economic planning is regarded as offering Indians fuller and more equal opportunities, rising standards of living, more employment, education, and technical training. The State is regarded as the initiator and co-ordinator of the economic expansion upon which these social and economic changes depend.

India's economy in the future is not envisaged as exclusively State dominated, there is to be a "mixed economy," with the State as "the principal agency, speaking for and acting on behalf of the community."

The first economic plan designed to prepare the way for more rapid development later, extended over the years 1951-1956 and in these five years the Indian national income rose by 18 per cent. The First Five-year Plan attempted to utilise existing industrial capacity to the full. The objectives of the second plan (1951-1956) are to increase the national income by 25 per cent, to effect a rapid industrialisation (with particular emphasis given to the development of basic and heavy industry), to expand employment opportunities, and reduce inequalities of income and wealth.

The distribution of expenditure in the First and Second Five-year Plans is shown in the table below:

	Percentage of Total Outlay	
	1951-1956	1956-1961
Agriculture and Community Development ...	15.1	11.8
Irrigation and Power	28.1	19.0
Industries and Mining	7.6	18.5
Transport and Communications	23.6	28.9
Social Services	22.6	19.7
Miscellaneous	3.0	2.1

In the transition from the First to the Second Plan, relatively less emphasis has been placed on agriculture, while more attention is given to industry. Until the First Five-year Plan, industrial development in India had been predominantly in the consumer goods industries. Now development will largely be amongst the capital goods industries, with them being directly responsible for certain of the basic industries—coal, iron and steel, shipbuilding—and controlling the railways and the atomic energy industry. The Industries (Development and Regulation) Act, 1951 has given the Indian Government considerable powers of intervention in the private sector. Private undertakings may not be licensed and the government may examine the working of industrial undertakings, and direct them as is considered necessary. Government finance has been made available to industry through the Industrial Finance Corporation and the National Industrial Development Corporation.

Industrialisation occupies an important place in India's economic plans, yet the country must remain largely dependent on agriculture. Half of the national income derives from agriculture, while 70 per cent of the population depend for their livelihood directly upon agriculture. The condition of the rural population is one of arrested development, apart from the plantations, scientific farming is very little practised while the fragmentation of holdings, and lack of irrigation, stands in the way of development. Progress in agriculture has lagged behind that of other sectors of the economy and helped to cause balance of payments problems.

India's agricultural policy is aimed at achieving relative self-sufficiency in foodstuffs and agricultural products. Increased agricultural production is to be encouraged by the maintenance of

agricultural prices, the provision of marketing, warehousing, and credit facilities, and the reform of the land system. A Community Development Programme attempts to co-ordinate the development programmes at village level and seeks to raise living standards by arousing in the villagers a consciousness that their position can be improved and that self-help is a means of achieving such a change.

Changes are apparent in the composition and age structure of India's population, which, in 1951, numbered 350,900,000. Both the birth and death rates are falling, as the table below shows:—

		Birth Rate		Death Rate
1901-10	.....	48.1	.....	42.6
1911-20	.....	49.2	.....	48.6
1921-30	.....	46.4	.....	36.3
1931-40	.....	45.2	.....	31.2
1941-50	.....	39.9	.....	27.4

Of the present Indian population rather more than half are below 25 years of age. An increasing proportion of the population are to be found in the urban centres (in 1920, 11.2 per cent; and in 1951, 17.3 per cent). This movement to the towns, together with the change in relative prices of industrial and agricultural prices, is resulting in changes in the distribution of incomes and savings.

A reduced share of agriculture in the national income means that the urban sector, which has a higher propensity to save, has benefited. The pattern of consumer expenditure in the urban centres and the villages is very different. In the villages 66 per cent of consumer expenditure is on food items, while in the towns this falls to 55 per cent, and in the cities to 46 per cent. From a National Sample Survey made in 1952 it would appear that the distribution of consumers' expenditure was as follows: 61 per cent spent on food, 8 per cent on clothing, 5 per cent on fuel and light, 6 per cent on ceremonials, and a further 6 per cent on services. Average consumption expenditure in India is about one tenth of that in the United Kingdom.

Provision has been made in a series of Acts for Social Security schemes. These relate to sickness, maternity, disablement, dependents, and sickness benefits, as well as compensation for injury. Unemployment remains outside the provisions of these Acts. There are no firm figures for unemployment, but the National Sample Survey of 1953 showed that in towns with populations of 50,000 and more, 7 per cent of the population were unemployed, while a further 8 per cent were under-employed. An expansion of cottage and small-scale industry is planned to afford more employment opportunities.

A further extension of prohibition has taken place. Another social problem tackled has been untouchability, and in this field legislative and educational efforts have been made. A very considerable social effort has been made to afford relief and rehabilitation for displaced persons from Pakistan.

The success of India's struggle towards higher living standards hinges on achieving a favourable balance of payments. There were balance of payments crises in the period under consideration but

these were bridged by loans from international agencies, institutions, and foreign governments. Further success in both the Second and later Five-year Plans will depend on similar help from outside India.

THE CO-OPERATIVE MOVEMENT AFTER PARTITION

The remarkable development during the period 1949-1957 must be preceded by a brief account of the Co-operative situation on the morrow of Indian independence. To give some aggregate figures: there were about 139,000 societies, with over 9 million individual members. The predominant type was the agricultural credit society, of which there were more than 100,000, with 3.2 million members. Next in importance came the non-agricultural credit societies, 6,806 with 1.7 million members, and the consumers' societies, over 4,500 with about one million members. Other important groups were the rural multi-purpose societies, the land mortgage banks, and the industrial, i.e., artisanal societies.

In certain Provinces a considerable superstructure of unions and federations had been built up, chiefly in the field of banking and co-operative propaganda and publicity. Generally, however, the development of co-operative institutions and the co-operative penetration of the population were very uneven from province to province. Bombay, Madras, the Punjab, and Bengal, were in the lead, followed by the United Provinces and Bihar. Among the princely states, Hyderabad and Mysore showed the greatest co-operative development. Although the aggregate figures are impressive, they conceal large numbers of societies which were unsuccessful, dormant, or even in liquidation. The effects of the disasters resulting from the great depression of the 1930's had not been remedied, notwithstanding the favourable markets for agricultural products created by wartime conditions in the 1940's.

It was thus by no means a uniformly strong movement which was obliged, in 1947, to face the harsh realities of partition and shoulder new burdens in helping Government and people to grapple with emergency situations. The new frontiers with Pakistan cut off the co-operatives in E. Punjab from their central organisations in Lahore, and the central organisations in Calcutta from their societies in E. Bengal. Millions of families migrated from Pakistan into India, creating vast new problems of settlement, employment, and rehabilitation. The demobilisation of men from the fighting services was not yet complete. Bad harvests in successive years resulted in a disastrous shortage of cereals which presented difficult problems of prompt and equitable distribution of the limited available supplies to avert famine. Control and rationing of food and essential consumers' goods were continued, and the co-operatives were called upon by Government to act as channels of supply and regulators of prices. The housing shortage was aggravated, not only by migration, but also by the virtual cessation of new building during the war years. The need to build quickly and cheaply led to enquiring into and experimentation with co-operative forms of organisation.

Under these conditions there was considerable growth of co-operative enterprise, not all of which was healthy and capable of survival after shortages disappeared and controls were lifted. The reaction was felt with particular severity by the consumers' societies which had enjoyed a favoured, or even quasi-monopolistic position and were ill-equipped to face competition. The return to peace-time conditions thus brought problems of its own in its wake. Peace-time, therefore, did not mean that co-operators or the Government departments responsible for fostering Co-operation, could henceforward devote their undivided attention only to development and expansion, so that the Movement could play its appointed role in the economy of free India dedicated, as its constitution declared, to the establishment of a Co-operative Commonwealth.

The Movement's Dynamism

The overall growth of the Co-operative Movement during the period now under review is indicated by the following figures published by the Reserve Bank of India:

Year Ending	Societies of All Types	Working Capital Rs (millions)	Membership or Primary Societies (millions)
1949	164,000	2,195	12·7
1950	173,000	2,331	12·6
1951	181,000	2,759	13·7
1952	187,000	3,063	13·8
1953	189,000	3,271	14·3
1954	199,000	3,518	15·2
1955	219,000	3,905	16·0
1956	240,000	4,688	17·6
1957	245,000	5,677	19·4

As the above statistics would show, the Indian Co-operative Movement is developing at a very rapid rate. During 1956-1957, the first year of India's Second Five-year Plan, significant progress has been made in respect of membership and working capital.

As is well known, the primary motive force of co-operative development in India was originally—and is still in the main—external. The impulse comes from Government; it is not usually, as in Western countries, self-generated within the Movement. Under the British Raj, although fundamental co-operative legislation was in force everywhere, the practical promotion of co-operative societies was always largely the responsibility of the provincial administrations. There was not sufficient co-ordination or central direction of the Movement until recent years. This was one reason for the Movement's uneven development. In 1919, 15 years after the introduction of the co-operative movement, Co-operation became a completely provincial subject under the Montague-Chelmsford reforms. The Central Government then had no administrative machinery to co-ordinate or influence co-operative policy in the various provinces. A custom therefore grew up in the 20's of holding annual conferences of Registrars of Co-operative Societies in order to exchange experiences and provide for some measure of a uniform policy. Since 1935, however, the Reserve

Bank of India increasingly played an important role in the matter of co-ordination and development of the Co-operative Movement, particularly in the sphere of agricultural credit. At present these functions are being performed by the Ministry of Community Development and Co-operation, at the Centre, the Planning Commission, and the Reserve Bank of India.

The evolution of the Central Co-operative Organisation for the Movement was also a slow process. The State Co-operative Institutes (Unions) and the State Co-operative Banks were already functioning in some States during the 20's. But it was only in the latter half of the 20's that steps were taken to link together these organisations in All-India Associations, viz., the All-India Co-operative Institutes' Association and the All-India Co-operative Banks' Association. Later the All-India Co-operative Insurance Societies' Association was also organised. But the existence of more than one All-India body for the Co-operative Movement was not conducive to the evolution of a unified co-operative policy. Moreover, due to financial difficulties, the Associations could not do anything more than convening annual co-operative conferences and making representations to Government Commissions. What was needed, of course, was one single national co-operative union having the backing of the entire Movement, with a secretariat centred in New Delhi so that it could speak for the Movement as a whole in its dealings with the Government and co-ordinate the activities of its affiliated regional unions.

The development of the Central Union, or as it came to be called, the All-India Co-operative Union, was promoted in 1949 by all who realised that the Movement would never be fully responsible or self-governing so long as it largely depended on the Registrars for guidance and discipline. Several years before the Second World War, one of the most eminent leaders, V. Ramadas Pantulu, had raised the demand for what he called the "de-officialisation" of the Movement. He recognised, as did others who followed him, that the Movement must draw its vitality not from the State but from the people. Whatever was to be said for this from an ideal standpoint, the course of history during the period under review, dictated by hard economic and political necessity, tended mainly in the contrary direction of closer association with and greater dependence on Government agencies.

Co-operation and Agricultural Progress

Since the inception of the Movement, co-operative development had taken place mainly in the sphere of credit. But it was increasingly realised that Co-operation could play a larger role in the economy of the agriculturist than mere supply of credit. From 1937 onwards, the Reserve Bank of India, the chief source of finance for the Co-operative Movement, had favoured the formation of multi-purpose societies as against single-purpose societies for credit, marketing, or supply of farm requisites. Even if the credit society freed the cultivator from dependence on the village trader as money-lender, the cultivator was still dependent on him for the marketing

of his produce, and the supply of daily necessities. To an increasing degree, therefore, the village credit society was encouraged to assume other functions such as supply of agricultural and other requirements. Very much as in 19th century Germany, the village loan savings banks entered the business of farm supplies. The number of multi-purpose societies increased from 18,162 in 1948, to 65,000 in 1956. Their membership grew rapidly from 1947 onwards, and in 1949-1950 exceeded 1½ million. By 1957 this had grown to ½ million. In the same period the membership of the agricultural credit societies increased from about 4 million to 9.1 million.

During the hungry post-war years, when the country was faced with serious food shortages, it was of vital importance to raise agricultural production. The Government started a "Grow more Food" campaign, and in this the Co-operative Movement had an important role as a channel for credit, supply of improved seeds, fertilisers, implements, and livestock, as well as the dissemination of knowledge of how to use them.

All these things, however, could be of but little avail unless the land system was reformed through the abolition of the feudal system called Zamindari, and the creation of opportunities for proper land exploitation. A series of land reform legislation was enacted in many States, abolishing landlordism and creating a system of peasant proprietorship on the one hand, and regulating land tenures and rents on the other in case of absentee landholders, big or small. Characteristically Indian was the mission in this context of Vinoba Bhave who preached to the landlords voluntary sacrifice of their lands and distributed lands so obtained amongst the small peasants and landless labourers. Another serious problem which still besets Indian agriculture is an excessive sub-division of holdings and the existence of myriads of small holdings which provide neither adequate employment for the peasant nor enough food for his family. It is felt by the Government that a solution to this problem lies in service co-operatives, which might, in time, encourage more integrated efforts like co-operative farming. It has been decided to start 3,000 co-operative farms on an experimental basis.

The All-India Rural Credit Survey

A most significant change in co-operative policy came about as a result of the Report of the All-India Rural Credit Survey, which was instituted by the Reserve Bank of India in 1951 and completed in 1954. This was by no means the first full-dress enquiry into rural finance, but it was the most voluminous in its report, besides being the most radical in its recommendations. The Survey's factual data were obtained chiefly by sampling. The sample taken consisted of 127,000 families living in 600 villages, and upon the information gathered from them the directors of the Survey built up a general picture of the credit and marketing situation of the Indian peasantry which was roughly true for the country taken as a whole, even though it failed to reveal the full achievements of Co-operation in those

regions where the Movement was firmly implanted. Thus the report pointed out that, after half a century of co-operative propaganda and development, Co-operative agencies provided only 3.1 per cent of the credit required by agriculturists, whereas the private money-lender still supplied 70 per cent. From this the Report drew the inference that Co-operation had been a failure, the main reason for which it found in the strength of the entrenched opposition to Co-operation on the part of private agencies and the indifference and "urban-mindedness" of those who might have assisted it. Subsidiary causes of "failure" were to be found in the Co-operative Movement's internal weakness, and the fact that co-operative credit too often had to fight a lone battle, unsupported by co-operative marketing or other trading activity.

Nevertheless, it was equally possible to draw from the Survey's own evidence, the conclusion that, far from having failed, Co-operation had never, or only seldom, been properly applied. This is confirmed by the fact that the Report itself recommended, not the abandonment of Co-operation, but its reinforcement and expansion. The general aim of its recommendations was to bring about such a widespread and rapid development of Co-operation, especially in credit, marketing, and processing, as will place it on a more equal competitive footing with the private set-up of trade and finance, and so free the peasantry and artisans from their subservience to them. The driving force for this expansion would come from the Central and State Governments, from increased capital resources made possible through Government participation in share-holding, the creation of new institutions, and enlarged facilities of co-operative training and education.

Briefly, the capital resources of the co-operative credit institutions at the State, district, and primary levels, would be expanded by the admission of State Governments to share holding, with a consequent increase in the Banks' borrowing powers. More money would be made available for short-term and medium-term credit, some from the Reserve Bank, and some from a new institution, the State Bank of India, created by the fusion of the old established Imperial Bank of India, and a number of smaller State-associated banks in erstwhile princely states. Agricultural credit stabilisation funds would be set up by the Reserve Bank and the Credit Co-operatives with a view to tiding over difficulties created by recurring droughts and famines. State contribution would be made also to the share capital of marketing and processing co-operatives. A new central authority, the National Co-operative Development and Warehousing Board, would be responsible for the planning and co-ordination of a nation-wide system of combined State and co-operative activity, more especially in the marketing and processing of agricultural products. In connection with this, the Board would direct a programme for the extension of storage and warehousing, not only of agricultural products, but also of the commodities the peasant needs, both for his farm and for household consumption. Since all these new structures would require qualified personnel and since the personnel of pre-existing institutions would have to perform new

functions, an expanded training programme would become vitally necessary, to be carried out by existing, as well as new, colleges and institutions through diversified special courses.

The Committee recommended that at the primary level, a large-sized society covering a group of nearby villages should be set up so that it can function as an economic unit. The society should supply credit, farm requisites, and essential consumer goods, and arrange to market the produce of its members through the marketing co-operatives. Credit should be linked with production on the one hand, and marketing on the other, thus bringing within its fold a large number of small and medium cultivators and ensuring that the supply of credit is adequate to meet the production needs. Simultaneous development of co-operative marketing and processing would ensure timely recovery of the loans advanced by the credit society, and enlarged incomes for the farmers.

FIVE-YEAR PLANS

The foregoing were the major recommendations of the Rural Credit Survey, and they very largely inspired the lines of development and the targets set for Co-operation in the second of India's Five-year Plans. Under the first Five-year Plan, which ran from 1951 to 1956, the major objective had been an expansion of agricultural production, particularly of foodstuffs. Among the measures adopted, the extension of the Co-operative Movement in various directions—credit, the supply of seeds, fertilisers, and other farm requirements, land colonisation, joint-farming, land improvement—had considerable importance. Co-operation also proved its usefulness in rendering aid to non-agricultural groups in economic difficulties, such as handloom weavers and displaced persons. There was in consequence a marked growth in the working capital of the societies, as well as in their membership, notwithstanding the difficulties encountered by the consumers' societies and the credit societies whose members could not repay their loans owing to poor harvests. The very effort to expand, however, threw the shortcomings and weaknesses of the Co-operative organisations into still stronger relief, and in consequence the objectives of co-operative development in the second Five-year Plan were more clearly defined than those in the first.

The second Five-year Plan accepted the rapid building up of a co-operative sector as "one of the central aims of national policy," and recognised that Co-operation has "advantages which neither the system of private enterprise nor that of State ownership can match." The principal objectives adopted for the Plan were:—

1. Organisation of large-sized credit societies which can be economic and self-sufficient units, with a minimum of 500 members, Rs. 15,000 share capital and an annual turnover of Rs. 150,000.
2. Grouping of credit societies serving a local market area in primary marketing societies collecting members' produce and distributing farming requirements.

3. Loans to be advanced on the basis of production programmes and anticipated crops and repaid from proceeds of sales of produce through the marketing societies.

4. Large-scale construction of "godowns" by the large-sized credit societies and marketing societies for produce marketed through co-operative societies.

5. Nation-wide programme of warehouse construction promoted by the National Co-operative Development and Warehousing Board.

6. Expansion of co-operative credit and banking, based mainly on increased allocations by the Reserve Bank of India. Thus by 1961 the targets to be achieved were: Short-term credit, Rs. 1,500 million; medium-term credit, Rs. 500 million; long-term credit, Rs. 250 million; along with a three-fold increase in membership. By the end of 1960, 10,400 large credit societies and 1,908 marketing societies were to be established.

The plan for co-operative development is being subject to constant study and reconsideration in the light of progress already achieved and the objectives of national policy. The need for a strong homogeneous co-operative unit at the village level, which will not be too large to impede the democratic working of the societies as essentially peoples' institutions, is coming to be increasingly realised, and efforts are being made to organise co-operatives with the village community as the primary unit. It is expected that by 1960-1961, the major number of villages will be covered by Co-operatives of this kind.

THE ALL-INDIA CO-OPERATIVE UNION

The creation of the All-India Co-operative Union was a great step forward. The first task to which the Union addressed itself was to hold one All-India Conference, called the Indian Co-operative Congress, instead of two separate conferences, one for the Registrars and another for non-official co-operators, as had been done previously. The first Indian Co-operative Congress was held at Bombay in 1952, the second at Patna (Bihar) in 1955, and the third at New Delhi in 1958. These conferences helped in the shaping of co-operative policy and in drawing the attention of the Government and the public to the need to keep the movement a peoples' movement.

It was in 1954 that the Union transferred its headquarters from Baroda to New Delhi and established regular contact with the Ministries of the Central Government concerned with Co-operation and with planning economic development. Simultaneously, it began to take the measure of its functions and tasks, on the one hand as the mouthpiece of "non-official" co-operative opinion, and on the other as the agency responsible for Co-operative education and propaganda in the broad sense amongst the population in general, as well as amongst the members of co-operative societies and their elected officers. Beyond this, the A.I.C.U. began to prepare for

other tasks, such as research into problems of organisation, policy, and methods, on which even leading co-operators felt they were insufficiently informed.

Training and Education

In November, 1953 the Government of India and the Reserve Bank set up the Central Committee for Co-operative Training, charged with the preparation of plans and general direction of arrangements for training the personnel of the Co-operative Departments of the States, as well as of the Secondary Co-operative Institutions. The apex of this national system of training is the Co-operative College at Poona, originally set up by Bombay State Co-operative Union for its own training purposes. The system provides for the training of personnel of all grades from the senior officers down to the auditors and supervisors who deal with the primary societies. Under the second Five-year Plan over 25,000 persons will be required for the various administrative and technical functions necessary to guide the unprecedented expansion of Co-operative organisation which is contemplated. Nothing but a national system financed mainly by the Reserve Bank and the Government could meet this need.

The Co-operative education of the rank and file of the membership presented an enormous complex of problems which the Central Committee entrusted to the All-India Co-operative Union. The latter duly prepared a scheme which was tried out in a small number of States by means of pilot projects run by the respective Co-operative Unions. During 1957 over 4,000 people took part in these experimental courses. In connection with this scheme, the A.I.C.U., which itself administered the project in Delhi, published two text books in Hindi and some illustrated teaching aids as flannel-graphs, posters, etc. The results were sufficiently impressive to justify extension to other States.

At the same time, the A.I.C.U. was aware that much had to be learned concerning the right methods, techniques, and equipment for imparting an understanding of Co-operation to village populations, especially where the standard of literacy was not high. In conjunction with the University of Baroda, the A.I.C.U. organised a Seminar in March, 1956. The participants, who included representatives of every important element concerned with the promotion of Co-operation, gave useful guidance particularly concerning the fields in which still further research and experiment were desirable.

Co-operative Unions

The comprehensive scheme of member education was sanctioned by the Government in 1957, and its execution was begun in 55 districts in different parts of the country. A major extension of the education programme is planned during the current year, and the A.I.C.U. has already started a Central Training Course for the instructors selected for the purpose.

Since the Scheme was to be executed by the State Co-operative Unions in a decentralised manner through more compact local unions at the district level, it was necessary that the district co-operative unions should be promoted wherever they did not exist. The State Co-operative Unions also had to be strengthened in many a State. The structure when complete would consist of about 300 district co-operative unions, directly in touch with the primary societies, grouped into 18 State Co-operative Unions, with the A.I.C.U. as the apex national union.

With the assistance of the Joint India Fund of the Co-operative League of the U.S.A. and the American International Association for Social and Economic Development, the A.I.C.U. created a special body, the All-India Co-operative Institute, for undertaking research studies of co-operative problems, evaluation of and assistance to educational programmes and conducting pilot projects of co-operative development.

The survey cannot but end on a note of speculation. On the one hand it is clear that under the second Five-year Plan there is to be an expansion of the co-operative structure which can, without exaggeration, be called enormous. But if the form be co-operative, what of the substance? The substance of any genuine Co-operative Movement must consist of co-operators who understand its aims, believe in them, and are competent to discharge their duties, whether as members or as officers. The strength of the Movement and the durability of the structure now being erected depend upon the speed with which the All-India Co-operative Union and its state and district affiliated unions, can produce co-operators in sufficient numbers to manage co-operative enterprises efficiently and maintain their democratic character. It is for this immense task that the Co-operative Movement in India needs the aid, encouragement, and support of its sister organisations in the International Co-operative Alliance.

INDONESIA

Organisation affiliated to the I.C.A.:
Dewan Ko-operasi, Indonesia.

Area: 1.9 million sq. km.
Population: 83.5 million

In the last decade of the 19th century there were a number of attempts to form co-operatives in Indonesia. They were mostly designed to provide credit facilities and warehouses for the storing of rice and other agricultural products. They did not meet with any great success, but the idea was not given up and in 1908 further co-operatives, mainly of the consumer type, were established in Java. This attempt, which also failed, was to some extent linked with the national political movement as was a later effort in 1913. The country's first statutory regulations regarding co-operatives were promulgated in 1915, but they proved to be more of a handicap than a help. Once again co-operatives had to admit failure.

A further regulation in 1927 charged the government with giving guidance and information on the formation of co-operatives, and a government agency within the Ministry of Economic Affairs, known as *Djawatan Ko-operasi*, was formed. Two years later a so-called Co-operative Congress was convened under the sponsorship of the newly-formed Indonesian National Party, and considerable stimulus was given to co-operative development, which reached its peak in 1932. There then followed a rapid decline, however, and most societies disappeared as quickly as they had sprung into being.

But the Government persevered with its efforts to form co-operatives in the rural areas, and village teachers rendered valuable help. The result was that by 1939 there were 574 co-operative societies, with 52,555 members, in the country. When the Japanese occupied the country, however, village teachers were forbidden to give further help to co-operatives and, thus deprived of their leadership, most of them fell into abeyance. When liberation came and sovereignty was ultimately transferred to the Republic of Indonesia, there came a great resurgence of the co-operative idea under the guidance of Dr. Hatta, with the result that by 1957 there were over 11,000 societies throughout the country.

The National Co-operative Council (*Dewan Ko-operasi, Indonesia*) was admitted to membership of the I.C.A. in 1958.

ECONOMIC BACKGROUND

Indonesia has a population of over 83 million people, of whom more than 80 per cent are agricultural producers. Its economic structure is an unbalanced one, aiming at the production of agricultural raw materials for export to the world market whereas any

industrial commodities must be imported. In consequence, the fluctuation of world market prices strongly and directly influences the standard of living of the people in the country. To achieve a sound national economy means that the industrial field must be enlarged and a greater variety of agricultural products must be introduced.

To help bring this about, the people's limited knowledge of organisational problems, economic and technical skills, loans and capital, and the fragmentation of individual holdings have to be overcome. Because it is realised that this can only come about through the activity of the Indonesian people themselves, Co-operation is looked upon as an ideal means for practical training in the economic and technical fields and the safest way to form national capital and build up self-confidence.

The position of agricultural producers is not a very satisfactory one, since their productive enterprises work on the obsolete basis: "The margin between the cost of raw material and the manufactured product is the profit; the labour is not taken into account." Farmers bring in foreign exchange but they do not gather the fruits of their productive activity. The economic policy of the government, therefore, is aimed at gradually eliminating this anomaly.

CO-OPERATIVE DEVELOPMENT

During the period under review all Co-operatives in Indonesia operated under the Co-operative legislation enacted in 1927 and revised in 1949. At the end of the period, however, completely new legislation was being drafted.

It was not until the transfer of sovereignty by the Netherlands to the Republic of Indonesia that the Co-operative Movement really got under way, and the first task was to restore the confidence of the population in the Co-operative idea. The method of achieving this was by increasing the staff of the *Djawatan Ko-operasi* (the Co-operative Service of the government) with a view to training people in Co-operative principles and methods.

The most pressing problem at the time was to redeem the population from the grip of the moneylender and, in consequence, the Co-operative Service advocated the accumulation of capital by means of savings both compulsory and voluntary. The most important types of savings were:

1. Initial savings consisting of an amount fixed in the bye-laws which each member had to save in his Co-operative.
2. Obligatory savings consisting of amounts which each member had to save at periods and in cases fixed in the bye-laws and which could not be withdrawn during membership.
3. Voluntary savings which were withdrawable at any time.
4. Special purpose savings intended to be used when necessary to defray the expenses of a festival, such as a wedding, etc.

5. There was also a special savings campaign every year in connection with Indonesian Co-operative Day.

An interesting feature of the savings scheme is that savings can be in kind as well as in cash.

The following table shows the remarkable growth in savings during the period under review.

Year	Total amount of savings capital Rp.
1950	4,500,000
1951	35,313,040,95
1952	56,389,371,25
1953	92,637,336,48
1954	148,195,600,02
1955	268,597,935,76
1956	394,077,132,70
1957	583,132,798,22

At the end of 1957 there were approximately 11,000 co-operative societies of various types with some 2,000,000 members in Indonesia. Of these, credit and multi-purpose societies each numbered over 4,000 and the latter had nearly one million members. Third in number came the producer co-operatives—1,349 with 145,000 members. An interesting and special type of society characteristic of Indonesia is the Lumbung Credit Co-operative (Lumbung is a barn specially built for the Co-operatives). In the Lumbung members deposit their rice and the Co-operative pays the tax and debits to members. After the sales of the rice by the Co-operative, members' loans, including a reasonable amount of interest, are repaid from the proceeds, and a surplus is paid out to members in cash or credited to their savings account.

In addition to the rice marketing co-operatives there are many agricultural societies handling copra, rubber, pepper, tea, coffee, etc., and although a system of centralised marketing would benefit these societies, the Co-operative Service has not so far had sufficient resources to undertake the work involved.

There are also 250 fishery co-operatives, but lack of modern equipment impedes their progress. Motor-craft, improved nets, and refrigerator plant would do much to promote their rapid development.

EDUCATIONAL ACTIVITIES

Three factors have been responsible for the remarkable post-war developments that have taken place in Indonesia's Co-operative Movement. They are:—

1. The excellent work of the Co-operative Department.
2. The protection and support given to the Movement by Dr. Hatta, formerly Vice-President of the Republic.
3. Intensive training of the population in Co-operative work.

The work of the Government Co-operative Service (*Djawatan Ko-operasi*) is carried out from its headquarters at Djakarta and from a number of regional inspection and sub-inspection offices. Some 2,500 officials would be required to man these offices fully, but at the end of the period under review no more than 1,900 were available. Nevertheless, great strides have been made in the training and educational field. Forty-three training centres have been established and by the end of 1957, 24,000 people drawn largely from the villages, had completed courses of two months' duration. The whole cost was paid by the Government.

Other courses were organised for officials of the Co-operative Service, each for a period of one year, and provision was also made to send officials of the Co-operative Service, and others, abroad on study tours. At the University of Indonesia, courses on Co-operation were organised, and the Co-operative Movement itself established two high schools for the sole purpose of teaching various subjects relating to Co-operation. Finally, officials of the Co-operative Service gave instruction in Co-operative subjects at various courses organised by other Government Services, as for example, in courses organised by the Agricultural Department.

Although very substantial aid was given by the Government to the Co-operative Movement during the period under review, such aid was intended only to assist the development of the Movement and not to establish permanent control over it. The Co-operative Service made it clear that it was not only willing, but anxious to hand over progressively the functions it performed, to Central Co-operative Organisations and to the Indonesian Co-operative Council, which was established at the close of the period under review. To some extent the transference of responsibility was beginning to take place before the period closed.

IRAN

Organisation affiliated to the I.C.A.:
Cherkate Taavoni, Masrafe Artèche
(Army Consumers' Cooperative Society).

Area: 1,640,000 sq. km.
Population: 18,944,821
per sq. km.: 31

The Army Consumers' Co-operative Society of Iran was admitted to membership of the International Co-operative Alliance at the end of the period under review.

Prior to the establishment of this Co-operative in 1950, several attempts had been made to provide the needs of the armed forces and their families on a co-operative basis. But all failed. In 1949, however, four field-marshals and six generals established an organising committee to draft a constitution which became the basis for the present co-operative society which in its short career has had quite notable successes.

Starting with a share capital of only Rls. 32,500 the Society had many early troubles. But enjoying the support of the Shah and obtaining valuable help from the Ministry of War, the Society was able to survive. Rent-free premises were provided and a long-term loan of Rls. 10 million advanced to it by the Ministry. Now the Society is soundly established and in addition to its main premises operates branch shops in five other districts of Teheran.

The Society's basic activity is the retailing of consumer goods to meet the daily needs of its members who belong to the armed forces, and wherever the Society has opened a branch there has followed a definite stabilisation and a lowering of prices in the district. Encouraged by its successes, the Society now supplies high quality furniture at reasonable prices. The success of the Society can be judged from the fact that in its first year of operation it had only 944 members and its total sales reached only Rls. 7,958,495. In 1958 membership reached 4,421, whilst the value of its sales had reached the figure of Rls. 67,232,826.

Despite a present share capital of Rls. 2,979,500,00 and reserves of Rls. 4,705,702,05, the financial situation of the Society is as yet by no means comfortable. Capital shortage often handicaps the Society in buying in bulk from the wholesales in the appropriate season and also militates against the provision of new services.

ISRAEL

Organisations affiliated to the I.C.A.:
Hevrat Ovdim (General Co-operative Association of Jewish Labour in Eretz Israel).
Hamashbir Hamerkazi.
Merkaz (Audit Union of the Co-operative Societies for Loans and Savings).
Haikar (Audit Union of the Agricultural Societies of the Farmers Federation of Israel).

Area: 21,000 sq. km.
Population: (1955) 1,748,000
per sq. km.: 85.

Over 90 per cent of the Jewish co-operative movement in Israel is organised within the framework of the *Hevrat Ovdim*, i.e., within the framework of the General Federation of Labour. This is a result of an historic process. The immigrants who came to Israel were indeed, as a rule, destitute; but they were instilled with the ideal and vision of building an independent Jewish economy. The Zionist Organisation and its National Funds came to their assistance. The various co-operative forms of agricultural settlement (*Kibbutz*, *Kvutzah* and *Moshav*) were in accord with the socialist ideals of the earlier pioneers and suited the economic, political and social conditions relating to land settlement.

Those immigrants who turned to industry, trades and transport, were compelled, because of their lack of capital, to choose the co-operative form of organisation. But it was not only economic necessity that impelled them to do so. They turned to Co-operation also as a means of realising their socialist ideals.

As a result of the growing need on the part of the labour agricultural settlements for a co-operative marketing institution, "*Tnuvah*" came into being, and it now markets about 72 per cent of the country's total agricultural production. The need arose also for a co-operative supply organisation, as a result of which the country-wide wholesale co-operative *Hamashbir Hamerkazi* was established. In order to supply the *Histadrut* economy with its credit needs, co-operative funds, loan funds and the "Workers' Bank" were established, the latter of which has grown to be the second largest financial institution in the country.

The labour sector of agriculture has endeavoured to raise the level of income of its farming communities by developing workshops and industries. *Tnuvah*, perforce, developed an industry to process agricultural products. *Hamashbir* found it necessary to set up industries in order to decrease its dependence on private industry. In this way there grew up the industrial sector of the *Histadrut*.

During the years 1920–1930, workers on public relief works who were employed as road labourers, organised co-operatives which developed into institutions contracting for public works and for

building. These united into a central building institution called *Solel Boneh*. In its expansion *Solel Boneh* extended its activities to cover not only building and public works, but commenced establishing industries also, mainly for producing building materials. These concerns, in turn, combined to form a large industrial company *Koor*, which is today the largest Industrial Company in the country. *Solel Boneh*, in addition, set up a company for stone and sand quarries, *Even Ve-Sid*.

All the agricultural settlements, the co-operatives, the marketing companies, the industrial concerns and financial institutions are organised within the framework of *Hevrat Ovdim*, and are subject to the authority of its central apex bodies which are chosen by the Executive of the General Federation of Labour.

ECONOMIC DEVELOPMENT

The development of the economy of Israel during the years 1947 to 1957 was determined by two dominating factors, namely, a large increase in the size of the *population* mainly as a result of mass immigration, and by the inflow of capital to the country.

With the establishment of the State of Israel in 1948, the remnants of the Jewish communities of Eastern and Central Europe which had survived Hitler's concentration camps, as well as Jews persecuted in Asian and African countries, began to stream into the newly liberated State. During 1947 the Jewish population of Mandatory Palestine numbered 629,000 persons. At the end of 1957 the total population, including both Jews and Arabs, amounted to 1,967,000 persons, of which 1,763,000 were Jews. During the period between the establishment of the State of Israel in 1948 up to the end of March 1957, 857,000 immigrants entered the country. The natural rate of increase of the population is also high, 3.5 per thousand.

During this period the Government was thus confronted with the task of developing the economy of the country rapidly so as to provide employment for the rapidly growing labour force, whose numbers increased from 253,000 in 1947, to 620,000 in 1957.

In the execution of this task the Israeli economy was aided by a large inflow of capital from various sources. This was of two categories: (a) Capital which was placed at the disposal of the Government which it was free to use at its discretion for transferring the immigrants to Israel and providing for them during the initial stages of their absorption, as well as for developing the economy so as to absorb them finally in productive occupations; (b) Capital which was transferred to Israel by private persons. This category of capital was composed, to a large extent, of direct consumption goods and was not subject to the control of the Government.

The amount of capital of the first category which reached Israel during the period between the establishment of the State of Israel and the end of March 1957, amounted to 1,773 million dollars. The total value of capital imported into the country during that period,

including the private capital transfers, amounted to 2,551 million dollars. During recent years the import of capital has amounted, on the average, to 340 million dollars per annum.

With this assistance Israel's production expanded rapidly. The annual value of agricultural production increased from £173,000,000 during 1949 to £580,000,000 during 1957 (calculated in both cases at constant 1956 prices). During the same period the area under cultivation expanded from 1,650,000 dunam* to 3,820,000 dunam, while the value of industrial production (at constant 1956 prices) increased from 467 million Israeli Pounds to 1,523 million Israeli Pounds†. The increase in productivity which took place during these years also contributed towards the increase in agricultural and industrial production.

During 1949, organised efforts were initiated to increase productivity. Based on the statistics of that year as an index base of 100 points, productivity rose to 168 points by the end of 1956, and industrial productivity to 312 points. In considering these figures, it should however be borne in mind that productivity during 1949 was exceptionally low. The consumption of electricity increased from 404,000 k.w.h. during 1949 to 1,305,000 k.w.h. during 1957.

Exports are the weak link of the Israeli economy. The dollar value of imports rose from \$274,100,000 in 1949 to \$559,900,000 in 1957. The value of exports increased from \$43,500,000 during 1949 to \$222,500,000 during 1957. Even though the percentage of imports covered by exports increased from 15.9 per cent during 1949 to 39.7 per cent during 1957, the absolute value of the annual adverse balance of trade increased from \$274,100,000 during 1949 to \$337,400,000 during 1957.

Even though a part of the imports is directed to investment, the economy is nevertheless dependent on imported capital to a dangerous extent.

The defective composition of the *occupational structure* of the Israel labour force constitutes the second weak spot of its economy. Only 40 per cent of Israel's bread-winners are occupied in agriculture and industry, while an additional 15 per cent are occupied in building and transport which are also considered as productive branches. Thus, 45 per cent are occupied in services. This unhealthy occupational structure of the Yishuv is an inheritance of the abnormal occupational composition of Jewry in the countries of the diaspora. The Government invests large sums of money in the occupational training of adults, both men and women, in advanced courses for adults and in vocational education of adolescent youth.

Agriculture and industry together do not contribute more than 35 per cent to the national income. The total contribution of the productive branches of the economy, including building and transport, amounts to only about 50 per cent of the national income. The economic policy of the Government is directed towards in-

* 1 dunam=1,000 sq. meters—about $\frac{1}{4}$ acre.

† Only estimated figures are available for the years 1957 and 1958.

creasing the part of agriculture and industry in the national income. All in all, the national income has increased substantially, from £170 million during 1947 to £2,513 million during 1957. The value of the national income *per capita* of the population (at current prices) reached £1,300 per annum during 1957. It is estimated that the real value of the national output increased three-fold between 1949 and 1957. The real value of industrial and agricultural output increased by slightly more during the same period.

The objective of the economic policy of the Government is to develop the country to the stage when it will be economically independent; that is, not reliant for its existence on the import of capital. Israel has progressed considerably towards attaining this objective. Whereas the Yishuv imported about 80 per cent of its requirements of agricultural goods during 1947, at present it produces about 85 to 90 per cent of its agricultural needs, and is already developing an export trade from the products of its mixed farming. Several branches of agriculture have reached the stage of surplus production. Efforts are being directed to developing and expanding the production of agricultural crops.

The Jewish industry of Israel supplies about 80 per cent of the country's industrial requirements, and significant initial strides have already been made in the field of industrial exports. The value of industrial exports increased from \$5,000,000 during 1949 to \$25,000,000 during 1957. During the period of 1947-1957, 1,500 additional products were added to the list of industrial products produced in Israel.

Despite these achievements, the economy of the country was threatened by the danger of a rapid inflation. This brought the Government to devalue the Israel currency during 1952. The official rate of exchange of Israel currency is £1,800 to the dollar as compared to £360 to the dollar in 1947. Despite important factors which operate in the direction of inflation, the economy has succeeded in maintaining a state of relative price stability during recent years.

THE GROWTH OF HEVRAT OVDIM

In 1957 *Hevrat Ovdim* comprised the following parts of the various branches of the total Israel economy.

Table I
THE PART OF HEVRAT OVDIM IN THE TOTAL ISRAEL ECONOMY

Branch of the Economy	Part of the Total Economy
Mixed Farming	68 per cent of production
" "	72 " " of marketed products
Industry and Workshops	18 " " of net output
Industry only	20 " " of net output
Building in all forms	40 " " (including public works)
Total Transport	45 " " (including harbour services)
Motorised Transport	85 " " (including goods transport)
Internal Commerce	30 " " (including all forms of co-operative commerce)
Finance and Investments	35 " " (including agricultural funds)
National Income	30 " "
Labour Force	27 " " (of total employed)

The following Table illustrates the extent of the operations of the workers' economy during 1957.

Table II
THE TURNOVER AND MANPOWER OF THE WORKERS' ECONOMY DURING 1957

The Branch	Turnover		Manpower	
	£f million at current prices	Percentage of total	Number of workers	Percentage of total
Agriculture	410	20.9	87,000	53.7
Industry and workshops... ..	330	16.3	26,000	14.8
Building for public works	170	8.8	17,000	10.5
Goods and passenger transport... ..	160	8.1	12,000	7.5
Co-operative commerce and finance (including insurance funds)	800	40.8	} 22,000	13.5
Services (including health, education, and retail food service)	100	5.1		
TOTAL	1,970	100	164,000	100.0

Agriculture within Hevrat Ovdim

The agriculture of *Hevrat Ovdim* grew considerably during the period under review. There were several factors which contributed to this rapid growth. Large areas of the country that became available after the war of liberation were desolate and had, of necessity, to be populated immediately. Large masses of destitute immigrants entered the country, and the Government and the Jewish Agency were responsible for their existence. The population suffered from a severe shortage of food-stuffs. Under these circumstances it was natural that the immigrants should be directed to agriculture. The forms of agricultural settlements of the labour sector (the *Kibbutz*, *Kvutzah* and *Moshav*) were most suited to this type of agricultural land settlement. In addition there was another factor which stimulated the development of agricultural settlement, namely, the ideal of conquering the waste-lands by agricultural colonisation, which has been part of the ideology of the Jewish Labour Movement ever since a Jewish working class came into being in Israel.

As a result of these various factors, *Histadrut* labour agriculture, organised within the framework of *Hevrat Ovdim*, grew considerably during the 10 year period 1947-1957. The number of settlements increased from 71 to 542, and their population from 64,000 to 186,000 persons. Their labour force increased from 36,000 men and women to 82,000, their cultivated area from 33,000 dunam and 150,000 dunam, their irrigated area from 11,200 dunam to 70,000 dunam and their income from I£15,000,000 to I£320,000,000.

The agricultural economy of *Hevrat Ovdim* produced 72 per cent of the total agricultural production of the country as a whole.

Histadrut agriculture has set up a central marketing company *Tnuvah*, for marketing its products. *Tnuvah* markets 76.2 per cent of the total sales of cows' milk, 61.9 per cent of total egg sales, 58.6 per cent of vegetables, the country's total crop of bananas, and 90 per cent of the carp fish marketed.

Histadrut agriculture also began to develop citriculture, and at present accounts for 50 per cent of the total citriculture area.

Industry within Hevrat Ovdim

The industry of *Hevrat Ovdim* began to expand at an accelerated rate during the latter half of 1947. During the first half of 1947 the country's industry in general was still passing through the period of contraction which followed the cessation of World War II, and the consequent drastic change in the economic milieu. At that time the number of persons occupied in trade and industry did not exceed 76,000 of which, according to estimates, 12,500 were employed in Histadrut concerns. (There is, indeed, an estimate which assesses the number of employees in Histadrut industry during 1947 at 14,500.) In any event the number of workers in Histadrut industry at that time did not exceed 18-19 per cent of the number employed in the country's industry as a whole.

With the establishment of the State of Israel, the country's industry entered a period of rapid expansion in which Histadrut industry played a leading part as is illustrated by the following figures:—

The number of employees in Histadrut industry (trade and industry together), had already during the year 1951, reached the figure of 16,000 to 17,000 which comprised 20 per cent of the total number employed in manufacturing and a sixth of the number of employees in industry proper. Histadrut industry expanded from year to year. The total number of employees in the country's industry reached the figure of 130,000 during 1957, of which 100,000 were employed in manufacturing. At that time there were 3,922 Histadrut industrial concerns with an employment list of 19,000 persons and a net output of I£288,000,000. In addition there were about 6,500 persons employed in various trades in the agricultural settlements of the labour sector (mainly Kibbutzim). The value of their output amounted to almost I£40,000,000. All in all, Histadrut industry during 1957 employed 25,722 persons.

The metal, cement and cement-products industries are the leading branches of Histadrut industry. Together they employ about 40 per cent of the employees and contribute about 60 per cent of the net output. These branches likewise comprise an important part of the total Israel industry although a lesser part naturally, than their share of the Histadrut industry. The cement and cement products branches, for instance, represent 18 per cent of the output and slightly more than 8 per cent of the country's total industry, while the food industry constitutes a quarter of Histadrut industry, but only a fifth of total industry, etc. It is also worth noting that the number employed as independent tradesmen and in workshops amounts to a quarter of the total number of those employed in industry, although they contribute only 12 per cent of the net output of Israel's manufacture and industry.

The Divisions of Histadrut Industry

Histadrut industry is divided into five main divisions excluding the sections of independent tradesmen. First place is occupied by the Koor company which comprises the industrial wing of *Solel*

Boneh. The *Even Ve-Sid* company, which is likewise a branch of *Solel Boneh*, operates mainly in the field of sand quarrying and mining. Other economic institutions include establishments which are not constituted as co-operatives, but which fall under the aegis of *Hevrat Ovdim* through various forms of organisation (such as the establishments of *Hamashbir Hamerkazi*, *Tnuvah*, etc.). The producers' Co-operative Division includes those establishments which are actually constituted as co-operatives and incorporate also the industrial establishments of the *kibbutzim*.

The following Table shows the five main divisions of Histadrut industry and the part each occupies of the total Histadrut industry:—

Table III
THE FIVE MAIN DIVISIONS OF HISTADRUT INDUSTRY

The Division	Number of workers	Percentage of total	Annual nett output (£, 1000)	Percentage of total
Koor	6,929	26.9	118,126	36.1
Even Ve-Sid	1,700	6.6	12,000	3.7
Other economic institutions	3,234	12.6	70,640	21.6
Producers' Co-operatives	3,435	13.4	37,419	11.4
Labour agricultural settlements... ..	3,874	15.1	49,645	15.2
Total Industry	19,172	74.6	287,830	88.0
Independent Tradesmen	1,550	6.0	15,250	5.3
Workshops in agricultural settlements... ..	5,000	19.4	27,330	6.7
TOTAL TRADES AND INDUSTRY	25,722	100.0	330,410	100.0

Building and the Building Industry

The Histadrut building institution fulfilled an historic role during the years 1947–1957. It enabled the young State to receive and absorb the waves of mass immigration which inundated the country.

At the time the State was established during 1948, building was at a standstill. The number of workers in *Solel Boneh* had dropped to a few hundred, and there was a dire lack of building materials. The established population itself suffered from severe housing congestion as a result of the standstill in building during the years of the Second World War. When hundreds of thousands of immigrants began pouring into the country, the State had no alternative but to house them in abandoned British army camps, in tin huts and in tents. It is highly probable that a major catastrophe would have occurred had *Solel Boneh* not come forward with assistance.

Solel Boneh introduced a system of recruiting building labour from among the new immigrants themselves, and training them during the process of work. They also introduced building methods suited to the conditions of the moment and to the available human material. The scarce and dilapidated machinery was renovated, foreign investors were recruited and large quantities of equipment, at the outset even building materials were imported. Industries for producing building materials were set up in addition to those of *Solel Boneh* which already existed. At present *Solel Boneh* is the

largest contractor in the country both for building and for public works. The establishments of *Solel Boneh* which produce stone and lime are organised into a subsidiary company by the name of *Even Ve-Sid*, while its remaining industries (which produce mainly building materials), are organised in the subsidiary company *Koor* (See previous section on “industry”).

Building activities were renewed during the second half of 1949, and during the years 1949–1957 *Solel Boneh* built 154,500 housing units comprised as follows:—

113,600			housing units for new immigrants
18,400	„	„	for veteran workers (known as Shikun Vatikim)
21,000	„	„	for the general public, within the framework of the Government’s “Popular Housing Scheme”
1,500	„	„	for sundry occupants

Solel Boneh

The rapidly expanding economy of the country required additional roads and building of all sorts. *Solel Boneh* was practically the only contractor in the country with the type and quantity of equipment appropriate to the task, and, as such, received a substantial part of the tenders for this construction work.

During the period 1949 through 1957, *Solel Boneh* erected public buildings with a floor area of 605,000 square metres, and industrial and commercial buildings covering an area of 588,000 square metres. It also built roads and airfields covering an area of 10,600,000 square metres and constructed 15,850,000 square metres of sewerage works.

Solel Boneh was an important provider of work during the years when there were tens of thousands of unemployed in the immigrant camps. During 1947 it employed about 1,200 permanent and about 3,000 temporary building workers. During 1950 it already employed more than 20,000 persons in building and public works, and during 1957, its turnover of building and public works operations amounted close to I£150,000,000.

The Producers’ Co-operative Movement

The Producers’ Co-operative Movement went through a period of expansion during the years 1947 to 1951, followed by a period of decline during the years 1952 to 1957.

During 1947, there were 75 co-operatives of this class which employed 2,092 workers (members, hired workers and apprentices). Their gross income amounted to I£3,459,000. The years of mass immigration were accompanied by an increase in the number of co-operatives to 296 during 1951 with an employment list of 5,052 persons and a gross income of I£13,248,000. However, before long, social and financial difficulties developed and there was a large number of failures. The number of co-operatives decreased

to 170 during 1957 and the number of their employees to 3,950. The nominal value of their gross income did indeed increase to I£45,462,000, but this actually represents a decrease after account is taken of the devaluation of the Israel currency which had been carried out in the meanwhile (from I£0,360 per dollar to I£1,800 per dollar).

Passenger and Transport Co-operatives

A similar process of development took place in the field of passenger and goods transport. During 1947 there were 24 goods and passenger transport co-operatives which employed 3,028 persons, and with a gross annual income of I£5,658,000. Their number grew to 40 during 1951, with 5,328 employees and a gross income of I£26,046,000. During the years 1951 to 1957 a decline took place as the number of transport co-operatives decreased again to 24. But the number of workers employed by them increased to 7,578. This is evidence that the transport co-operatives continued to expand with the continued development of the country and its economy. The annual income of the transport co-operatives increased to I£71,846,000 in the year 1957.

The complete passenger omnibus service of the country is in the hands of transport co-operatives, and co-operatives control 50 per cent of the motorised goods transport services in the harbours and on lengthy routes.

Miscellaneous Services

The tendency towards disintegration was weaker in the co-operative movement related to various services. There was, it is true, a similar process of rapid expansion from 16 co-operatives during 1947 to 55 during 1955, followed by a decline to 43 co-operatives during 1957. But the number of persons employed in this sector increased consistently, from 444 during 1947 to 1,095 during 1949 and 1,141 during 1957. The net income has also increased consistently, from I£632,000 during 1947 to I£3,386,000 during 1951 and to I£9,425,000 during 1957.

All in all, it can be reasonably stated that, despite the economic and social difficulties which confront it, the co-operative movement, in the productive field and in services, continued to constitute an important factor in the economic life of the country, even though the extent of its development did not reach that expected and hoped for by the labour movement.

The Consumers' Co-operative Movement

The consumers' co-operative movement has, during recent years, undergone important processes of development. Increased and varied forms of marketing were developed within the Histadrut economy and there has been a marked and constant trend towards developments in the field of retail food stores based on the "Self-service" system.

At the end of 1947 the consumers' co-operative movement numbered 171 consumers' co-operatives which owned 340 co-operative shops with an organised membership of 31,000 representing 115,000 persons. They had I£375,000 capital and an annual turnover of I£9,000,000. At the end of 1957 there were 400 co-operative associations owning 1,200 co-operative shops and with a membership of 45,000 representing 500,000 persons; that is, almost a third of the total Jewish population of the country. Their own capital amounted to I£7,500,000, their annual turnover to I£180,000,000, and they employed 3,100 persons.

The consumers' co-operative movement placed itself at the disposal of the Government and of the Histadrut in their struggle against the black market, and achieved much in protecting consumers against undue exploitation by the private traders.

Since 1947 the number of persons organised in the consumers' co-operative movement has increased four and a half times, the annual turnover eighteen-fold, the sales localities four-fold, number of employees by 350 per cent, and its own capital twenty-fold.

During the latter half of the period under review (1947-1957) 25 self-service branches were established.

Hamashbir Hamerkazi

Hamashbir Hamerkazi, the co-operative supply company of the Jewish Workers of Israel Ltd., was established during 1930, and is owned by the agricultural co-operative associations in the labour settlements and by the consumers' co-operative associations. Its main fields of activity are: (a) the main supply agency of all the various institutions and branches of the General Federation of Labour and (b) the establishment of industries with a view to producing goods to be sold to members of the consumer co-operatives.

During the years 1947 to 1957, *Hamashbir* developed through several stages. At the outset it did not operate as an importer on any appreciable scale but functioned almost entirely as a wholesaler. At this stage it served as an agent for local factories and centralised the purchases of the consumers' co-operatives. Thereafter it began importing on a large scale and subsequently reached a third stage of development when it began setting up its own industries.

During 1957 *Hamashbir's* own capital amounted to I£10,000,000, the turnover of all its subsidiary companies reached the figure of I£180,000,000, and it employed 3,500 persons in all its establishments.

Tnuvah

Tnuvah, the central co-operative for marketing agricultural produce in Israel, was founded during 1957. It is owned by the agricultural settlements of the labour sector who are its members. Its activities embrace the centralising, processing and marketing of agricultural produce. Within its framework 500 agricultural

settlements throughout the country are organised on a co-operative basis. The value of *Tnuvah's* sales within Israel amounted to £178,000,000 during 1957. It has a subsidiary company called Tnuvah Export which exported goods to the value of £19,000,000 during that year. Altogether, *Tnuvah* sold goods to the value of £206,000,000 during 1957 within the country and overseas. During 1957 it represented over 70 per cent of mixed farming in Israel. With the assistance of U.N.O. it has effected a complete revolution in the system of marketing milk, over 80 per cent of the milk now being bottled. *Tnuvah* has also established several industrial concerns for processing agricultural products, for canned fruits and vegetables and for fruit juices.

Finance

The Histadrut economy requires the services of many financial institutions and very considerable developments took place in this field during the period of 1947 to 1957. The central body of all the financial institutions of the Histadrut economy is the Workers' Bank which now ranks as the second largest bank in the country. During 1956 and 1957 the Workers' Bank amalgamated with the Workers Loan and Savings Funds which existed in all the main centres throughout the country as well as in new settlements in development areas. During 1957 the Workers' Bank had 82 branches located in all regions of the country. It was the pioneer in establishing banking branches in newly established centres of population. The number of individual members attached to all its branches amounted to 200,000. The Bank is developing extensive saving schemes and the number of saving accounts is increasing continually.

During 1957 the Bank's own capital and reserves amounted to £5,200,000, savings and deposits to £98,000,000, Government deposits, rediscounts and other commitments amounted to £38,000,000 and special Loan funds to £6,200,000. In all, the resources of the Bank during 1957 exceeded £147,400,000. During 1956 and 1957 alone its outstanding loans increased twofold to reach the figure of £112,000,000.

The other financial institutions of Histadrut are:—

- (1) Gmul Investment Company Ltd., established during 1951.
- (2) The Housing Mortgage Bank.
- (3) Nir Ltd. Its share capital during 1957 amounted to £1,418,000 and its debenture share liabilities to £508,000.
- (4) Igrot Ltd., which was established at the end of 1955 in order to promote and encourage savings. Its share capital amounted to £2,000,000 and it had issued £10,000,000 of debentures.
- (5) The Co-operatives' Fund with a capital of £750,000.
- (6) Agricultural Settlements Fund with own capital of £6,800,000 at the end of 1957.

- (7) Hasneh, Israel Insurance Company Ltd., covering insurance to the value of £36,900,000.
- (8) Insurance Funds and Mutual Benefit Funds. At the end of 1957 there were 345 mutual benefit funds in Israel, including those insurance funds organised under the Audit Union for mutual benefit and pension funds. Their accumulated capital amounted to £160,000,000. The accumulated capital of all funds and reserves, including those not within the framework of the Audit Union, amounted to £210,000,000 at the end of 1957.

Sundry

It is not possible within the limited space available to describe all the sundry institutions and establishments of *Hevrat Ovdim*. The following is a brief description of only four of the most important ones:

Mekoroth is a joint company of *Hevrat Ovdim*, the Government and the Jewish Agency for exploring and developing the water resources of the country. Its water supply network embraces the majority of settlements throughout the country.

Yachin-Hakal is a company owned jointly by *Hevrat Ovdim* and the Jewish Agency for cultivating citrus groves, developing vegetable gardens, and for marketing and processing agricultural products. *Yachin-Hakal* has been the most important factor in expanding the area of citrus groves. During 1957 it had 60,000 dunam of land under intensive cultivation and employed an average of 5,200 workers throughout the year.

Shikun-Ovdim is the main company for building houses for workers. During 1957 alone it constructed 5,200 housing units.

Zim is a National shipping company owned by *Hevrat Ovdim* in partnership with the Jewish Agency. During 1957 it owned a fleet of 23 ships with a gross capacity of 116,000 ton. During 1957 the *Zim* fleet carried 45,800 passengers (71·8 per cent of the total passenger trade) and 29,500 new immigrants (51·8 per cent of the total number of new immigrants). During the same year it transported 521,000 tons of goods which represent 21·7 per cent of the country's total imports and exports (2,402,000 ton).

ITALY

Organisations affiliated to the I.C.A.:
Confederazione Cooperativa Italiana;
Lega Nazionale delle Cooperative.

Area: 301,180,94 sq. km.
Population: (1958) 48,594,000
per sq. km.

The Co-operative Movement in Italy which had been liquidated in 1925 on the instructions of the Mussolini Government, was resuscitated in 1945 with the reconstitution of the *Confederazione Cooperativa Italiana* and the *Lega Nazionale delle Cooperative*, the central organisations of the two wings of the Movement.

By 1950 there were 8,653 societies in membership with C.C.I. and their total individual membership amounted to 1,796,671.

The equivalent figure for the *Lega* was 10,641 societies and 2,982,563 members.

In both cases societies were of all types—Consumers', Productive and Labour, Agricultural, Housing, Building, Credit, Transport and Fishing.

ECONOMIC AND SOCIAL CONDITIONS

The Italian economy is best described as a "dual" economy. Conditions in the North are quite different from those in the South. In 1952, for example, 2·8 per cent of the population of the North were considered as living below the "poverty line;" in the South 27 per cent of the population were so classified. The redress of the serious regional disequilibrium in the distribution of incomes has been the principal object of economic and social reform in the period 1949-57. Attempts to narrow the gap between the standard of life in the North and the South have been circumscribed by the limitations imposed by available resources. One resource—labour—is abundant. The density of Italy's population is twice the European average, but land is scarce, less than two-thirds of it being cultivable, while minerals too are not plentiful. Italy is more dependent on foreign supplies of power than any other West European nation. With so ill-balanced a collection of resources it is scarcely surprising that there was a chronic deficit in the Italian balance of payments throughout this period.

Not until 1948 did Italian production again attain the level reached in 1938. In 1945 the condition of the economy was described thus: "War events, besides causing the almost complete disintegration of the mechanism of production and trade, had led to no less serious disintegration of the country's social system, institutions and labour-management relations." As a result of the war, a fifth of the installed capacity of the power industries was cut, which imposed a severe restriction on production, and power was

rationed throughout the winters of 1945-46 to 1949-50. Electric power from water although still supplying the greater part of Italy's electric power, has been supplemented by steam power from thermal and geo-thermal stations. By 1952 the 1938 level of industrial production was surpassed by 50 per cent, and the recovery has continued. Progress was uneven, however. While the chemical, mining and food processing industries registered considerable advances, other industries, for example, textiles, remained at about their pre-war level of activity. In the engineering industry there was rapid expansion in cars, shipbuilding, farm machinery, office machinery, sewing machines, and electrical household appliances.

Italian industry produces a third of the country's gross national product. Some 70 per cent of Italian industry is concentrated in the North. Southern Italy, unlike the North, is mainly agricultural and is isolated from the manufacturing centres of central Europe. The area is mountainous, road and rail communications poor, and educational levels low. Agricultural output is poor. The birth rate is high and, although emigration continues, the pressure of population keeps up a relentless pressure on the land. The system of land-owning and the dispersal of holdings leads to inefficient farming, and the agricultural population is unemployed for a third of each year.

Since 1950 the *Cassa per il Mezzogiorno* (Fund for the South) has been integrating plans for economic development. The aims of the *Cassa* in this period were:

- (1) to increase agricultural productivity;
- (2) to improve or provide the public services necessary for economic development. Of the funds investment programme 73 per cent was devoted to agriculture in the period 1950-57. Some changes have followed. Between 1950 and 1956 the number of tractors increased by 260 per cent, the amount of fuel used for agricultural purposes rose by 202 per cent, while the amount of nitrogen and anhydrous phosphate fertilisers used is now 73 per cent and 35 per cent more, respectively. No narrowing of the gap between the income of the North and South, however, has taken place. In 1950 the income of the South was 40 per cent of the national income, in 1955 it was 17 per cent, and it is a region with 38 per cent of the entire population. The introduction of industry to the South is hampered by the difficulty of finding a new class of entrepreneurs willing to begin new concerns in the area. What little industry has been introduced has not led to the "decongestion" of the overcrowded agricultural sector, for it has been established in the urban centres.

Land reform in the South has taken the form of the break-up of large estates, reclamation, conversion of land and its allocation to peasants. Despite increased mechanisation and the use of better seeds and more fertiliser, the share of agricultural production in the national production declined.

A characteristic of the Italian economy after 1935 was the adoption of the policy of autarchy. Since 1951 however trade has

been liberalised, but Italy's balance is not favourable. Between 1938 and 1955 the value of Italian imports rose some 90 per cent while the value of exports rose only 40 per cent.

CO-OPERATIVE DEVELOPMENT

The following table gives details of the development that has taken place among societies affiliated to C.C.I. during the period under review.

CONFEDERAZIONE COOPERATIVA ITALIANA					
Organisations	Societies	Members	Societies	Members	
	1949	1949	1949	1949	
Consumers'	2,408	480,840	1,996	520,956	
Workers' Productive	1,822	167,192	1,796	116,956	
Farmers' Co-ops. Work and Service...	847	112,803	700	140,620	
Co-ops. for Processing Agricultural Produce	1,607	413,400	2,501	564,791	
Fishermen	—	—	390	82,911	
Housing... ..	390	58,063	1,134	184,842	
Rural Savings Banks	920	298,101	862	416,346	
Mutual Aid, etc.	670	99,691	272	157,123	
	<u>8,664</u>	<u>1,630,090</u>	<u>9,651</u>	<u>2,183,604</u>	

A wide variety of co-operative societies are affiliated to C.C.I.—88 provincial and two regional unions, and eight national federations formed by the different types of local co-operatives.

Within the local Unions, societies have grouped themselves according to their particular field of activity. They have moreover created national federations, whose statutes are approved by the National Council of *Confederazione*. The “professional” organisations are given below:

Consumers' Co-operatives

Most Italian consumers' co-operatives sell food, and many of them have their own plant for the production of the goods they sell. The sales are made both to members and non-members. There are also a number of specialized consumers' societies such as those for the supply of electric power. As will be seen from the above table the number of consumer societies affiliated to C.C.I. decreased from 2,408 at the beginning of the period under review to 1,996 at the end of 1959. The reduction was caused by a continuous process of concentration.

Individual membership of societies, on the other hand, went up from 480,840 to 520,956. The number of workers' productive societies in 1957 was 1,496, with a membership of 116,015; whilst these societies are affiliated to C.C.I., they are also grouped in their own “professional” body, the National Federation of Workers Productive Societies, which gives them technical advice and assistance.

Agricultural co-operatives have contributed substantially towards the progress made by Italian agriculture in the post-war period.

In general there are two types of societies—for works and services, which in 1957 numbered 700 with 140,620 members and, co-operatives for the processing of agricultural products.

These include co-operative dairies, olive oil producers' co-operatives, co-operative food canning plants, co-operative chambers for drying silk cocoons, tobacco growers' co-operatives, fruit and vegetable growers' co-operatives.

During the period under review the number of those societies increased from 1607 with 413,400 members, to 2501 with 564,791, members—a very healthy growth.

Among the most important of those societies is the *Latteria Sociale Soresinese*, reputed to be the biggest co-operative dairy in Europe. In the wine producing sector, the co-operatives of Soave (Verona) and Copertino (Lecce) are particularly important. Fruit and vegetable growers' co-operatives are outstandingly numerous and strong in the Veneto-Alto Adige Region.

Considerable progress has been made in the field of co-operative fishing and a variety of societies have been established. There are shipowners' service co-operatives and co-operatives for in-shore and deep sea fishing as well as for river and lake fishing. Membership of individual co-operatives ranges between 15 and 3,000; there are also ten co-operative Consortia carrying out commercial functions that individual societies could not possibly undertake. Among these Consortia a special part is played by the National Consortium of Fishermen's Co-operatives, a nationwide organisation. All the fishermen's co-operatives affiliated to C.C.I. belong to the National Federation of Fishermen's Co-operatives established in 1950. In 1957 they numbered 390, with 82,911 members—that is 95 per cent of all Italian fishermen's co-operatives.

The post-war housing crisis has favoured co-operative development in this field, and 1,134 societies with 184,842 members had been established by 1957. This compares with 390 societies and 58,063 members in 1949. It should be noted that most members of societies represent families. All housing co-operatives are grouped in their own Federation, as well as being linked to the C.C.I.

Rural Savings Banks have increased their membership to a remarkable degree during the period under review. Whereas in 1949 membership stood at 298,101, by 1957 the figure had reached 416,346. Amalgamation of many of the smaller banks, on the other hand, has reduced the number of societies from 920 to 862. The activities of the rural savings banks which are mutual undertakings, are designed to help farmers and artisans with loans when needed and to encourage thrift and savings. The banks are grouped in their own national federation which, together with the *Ente Nazionale delle Casse Rurali*, gives them technical aid and advice.

Since 1947 *Confederazione Cooperativa Italiana* has been playing an important role in the development of mutual aid societies, which are also responsible for administering the compulsory State

pension schemes. Here, again, large scale amalgamations have taken place among societies and in 1957 there were 272 Mutual Societies grouped in their National Federation as against 670 in 1949. Membership, however, during the same period went up from 99,691 to 157,123. The federation also embraces a number of "mixed societies" which provide a variety of welfare schemes for their members.

Other C.C.I. Activities

During the period under review C.C.I. has expanded its educational and propaganda services and done much to represent the interests of co-operators vis-a-vis the Government and in other places. Thus it has established the National Institute for Co-operative Education (C.I.N.E.C.) and the Co-operative Publishing Company (E.C.O.) which publishes C.C.I.'s official journal, "*L'Italia Cooperativa*." Similarly it has set up the *Centro Turistico Cooperativo*, which is affiliated to the International Federation of Workers' Travel Associations, and which is the official U.N.E.S.C.O. organisation in Italy for making arrangements for Workers' Study Tours. Courses for Co-operative Managers have been introduced, and propaganda campaigns amongst students, with prizes for the best essays on co-operation, have been launched.

In 1949, the National Assembly of *Confederazione* called the attention of the public authorities to the crucial role of co-operatives in ensuring the success of the country's land reform schemes.

In 1950 its National Council demanded that Co-operation be included in the public schools curricula, and the Education Minister acknowledged the force of the argument by introducing courses on Co-operation in professional schools.

In 1951, the National Council passed a resolution which on the one hand, "committed all C.C.I.'s resources to the defence of the vital needs of workers and consumers, and in the interest of National economy," and, on the other "demanded that certain fiduciary tasks be entrusted by the State to co-operatives." It also demanded the demarcation of "an adequate field of activity, in which co-operatives could make their substantial contribution towards the balance of economic activities, paying particular regard to the distribution of commodities and other goods of mass consumption, thus helping workers and consumers in their common battle."

Several congresses and meetings have also been held, including a course of studies in Naples, a convention of young co-operators at Milan, a Northern Italian Provincial Union's managers meeting at Pakua, a Sicilian Co-operative congress at Palermo and another at Bari. In 1953, a Convention of co-operative fishermen was held in Rome, and in 1956, 10,000 Co-operators assembled in the capital city to celebrate the *Confederazione's* tenth anniversary.

JAMAICA

Organisation affiliated to the I.C.A.:
Jamaica Co-operative Union.

Area: 12,000 sq. km.
Population: (1955) 1,557,000
per sq. km.: 128.

The Co-operative Movement in Jamaica, after some years of isolated effort, acquired form and organisation with the enactment of a Co-operative Department in 1950. Today it has a strong Credit Union Movement, successful producer and marketing societies, and a steady development in Co-operative farming and rural groups. Co-operative expansion goes hand in hand with the economic and social development of the island, and the central organisation of the movement is the Jamaica Co-operative Union, which came into membership of the I.C.A. in 1958.

ECONOMIC AND SOCIAL DEVELOPMENT

Jamaica has a long tradition as a sugar exporter, and this industry has been reorganised and developed during the period under review, which has been one of activity, improvement and expansion in the economic and social fields. The Caribbean Commission has been instrumental in helping to develop both agriculture and industry. It gave technical assistance to banana growers in 1957, encouraged cocoa production, and set on foot rehabilitation of the coconut industry after the hurricanes of 1944 and 1951. Laws passed in 1956 were designed to encourage industry and export trade, and many new industries have been established.

The importance of the fishing industry was recognised by the 1944 West Indian Conference and subsequent governments have given it prominence in their development programmes. Since 1955, there has been great progress in mechanisation of fishing vessels, and here Jamaica has been one of the most advanced in the area.

There was a marked increase in trade during 1956-1957, and a Commission on trade and tariffs visited British Caribbean territories with a view to recommending a British Caribbean Customs Union.

Nutritional and health problems have received a great deal of attention, and during 1956 Jamaica set up a medical research unit on malnutrition. The Jamaican government has also done a good deal as regards housing, especially in 1951, following the hurricane that left over 70,000 families homeless.

THE CO-OPERATIVE MOVEMENT

The years 1949–1957 have been significant ones for the Jamaican Co-operative Movement. From 1950 to 1952, the greatest development was amongst the Thrift and Credit Societies, which extended their organisation to rural as well as urban areas, and in the two following years, credit union membership rose from 6,944 to 8,750, with 65 credit unions. A new development was the registration of three societies to combine credit and marketing—a new approach to the problem of agricultural credit. As there is no registered co-operative bank, the Co-operative Department administers the Government funds provided for loans to agricultural credit co-operatives. More recently, a co-operative transport and village society was appointed an approved lending agency under the Farm Development Scheme.

In 1951 there was a successful experiment in co-operatively reclaiming a more or less waste area of 5,000 acres, under the Mid Clarendon Development Co-operative. By the end of 1952, this society had done substantial development work, and by 1953 was the second largest producer of rice in the country. In 1953, too, there was definite economic progress in the island, with intensive agricultural and industrial expansion; the Co-operative Movement developed to a marked degree. There were significant increases in savings in co-operative societies, and the value of savings invested in shares during 1953 was the highest in Jamaica's Co-operative history. Share savings in credit unions increased by 50 per cent. The credit unions are well supported, and through the Co-operative Federation, societies have established a central deposit and local section where surpluses are deposited by the better-off societies and used by the needy societies.

Co-operative societies increased from 88 in 1952, to 169 in 1956. Co-operative business during 1956 amounted to over £1 million, and total share capital to £374,689. The number of credit unions had risen to 79, with a membership of 13,000.

The Consumers' Movement, always weak, came under the scrutiny of U.K. and U.S. co-operative experts in 1955, and the general inference was that it needed completely reorganising if it was to survive. Definite steps to bring this about were taken by the I.C.A. itself when, in 1956 and 1957, it sent out on separate but complementary missions two British experts on Consumers' Co-operation. Marketing societies are very dependent on the state of the markets: tomato growing has suffered setbacks, while coffee groups in 1955 showed such bright prospects there was every hope they would in time produce a large number of registered societies. The development of fishermen's societies, again, will be much influenced by the experiments in modern fishing methods.

Co-operative education is carried on by the Co-operative Department, in collaboration with the Jamaica Social Welfare Commission, the Jamaica Agricultural Society, and the St. George College Extension School, which have Government support.

JAPAN

Organisations affiliated to the I.C.A.:

Nippon Seikatsu Kyodokumiai Rengokai
(The Japanese Consumer's Co-operative
Union);
Zenkoku Nogyokyodokumiai Chuokai,
(The Central Union of Agricultural
Co-operatives);
Zenkoku Gyogyo Kyodokumiai Rengokai,
(The National Federation of Fishery
Co-operative Associations).

Area: 370,000 sq. km.
Population: (1955) 89,100,000
per sq. km.: 241

The development of the Co-operative Movement in Japan can be divided into two distinct periods, the first ending with the outbreak of the Second World War, when to all intents and purposes the Movement was liquidated as the result of government action. And the second dating from its re-establishment after peace was declared.

Primitive co-operative forms existed in Japan in ancient times, but the first modern type of credit co-operative was the "Hoh-toku-sha," which in 1924 established a central union. These associations were the foundation stone for the agricultural co-operatives that developed later.

In the latter part of the 19th century marketing co-operatives were formed including the tea sales co-operative in 1873 and the sericultural co-operative in 1878. A number of societies for the supply of fertilisers and the provision of credit were also established in the 1870's.

It was not until 1879 however that the first consumers' society was established as the result of the introduction of the idea from Britain by Japanese intellectuals. The Civil War and rising prices provided the occasion for the founding of consumers' co-operatives and they developed rapidly, particularly after the Sino-Japanese War. The year 1900 saw the passing of the Japanese Co-operative Law which in the main was a copy of its German counterpart. Under its terms, credit, sales, purchasing and consumers' societies could be organised, but workers' productive societies were not permitted. Various types of societies got under way but agricultural co-operatives became the most numerous. Before the First World War they represented 80 per cent of the Movement.

The Co-operative Union of Japan was a central organisation representing all types of societies. In 1923 the central co-operative bank was founded as well as a number of trading federations.

The consumers' co-operatives that developed, particularly after the Russo-Japanese War, gradually came to reveal anti-capitalist tendencies and after the Russian revolution the Movement came under communist leadership, which in turn provoked a movement against communist dominated co-operatives under the slogan "Rochdale or Moscow." A new federation came into being during the war years and even before consumers' co-operatives were suppressed by the authorities and virtually came to an end.

Fishermen's co-operatives operated under a special law after 1932 and had their own central organisation, but they eventually had to merge with other organisations and came to a similar end.

With the end of the Second World War co-operation in Japan had to start afresh, for the new legislative and organisational measures were at variance with what was normal pre-war. Then various sections of the Movement operated under the same law and were within the same organisation. After the war, however, specific legal enactments were made for each sector.

The most important branch of the Co-operative Movement is the agricultural movement, the national organisation of which is the Central Union of Agricultural Co-operatives. There are also many fishermen's co-operatives and the National Federation of Fishery Co-operatives, established in 1952. The consumers' co-operative movement has, despite many difficulties, developed during the last two or three years. The national organisation of the consumer's co-operatives is the Japanese Consumer's Co-operative Union, established in 1952 as a successor of the Co-operative League of Japan which had been the centre of the consumers' movement since 1944. To facilitate the financing of smaller enterprises two kinds of credit organisations have been established—credit corporations and credit co-operatives. For working-class people, labour banks have been established jointly by trade unions, consumers' co-operatives and allied organisations. In 1951 they formed their own national association.

ECONOMIC AND SOCIAL CONDITIONS

In the Second World War, a quarter of Japan's national wealth was destroyed, as was a third of the existing machinery and machine tools and four-fifths of the merchant shipping fleet.

Achieving, after the war, a balanced economic growth in a free enterprise economy has set the Japanese Government a major task. Although the Government does not favour detailed economic planning, a series of short-term plans have been issued. The need to maintain stability and achieve balanced growth has led the Government to adopt indirect methods of guiding the economy.

A measure of the recovery which Japan has achieved is to be found in the index of industrial production. In 1946 industrial

production was a third (33·2) of the pre-war level (1934-36 = 100). By 1950-51 the pre-war level of production had been regained and by 1957 surpassed—the index standing at 260. Agricultural production recovered more slowly, and it was not until 1950 that the pre-war output was again reached.

The inflation which persisted throughout the period 1945-49 was replaced in 1949-50 by financial stability. With the Korean War came a boom and a wave of foreign aid, investment and inflation which lasted until late 1953. Inflation was checked in 1954, and from 1955 onwards the economy grew rapidly until the balance of payments crisis of 1957.

The inflow of Japanese nationals from former Japanese colonies and the growth of the population led to an increase in unemployment in agriculture in the beginning of our period. This has been slowly adjusted, as labour has drifted into the towns and found employment—principally in the trade and services sector. Land reforms, introduced in the period of the Allied occupation, increased the proportion of the proceeds from the land accruing to the farmer rather than the landlord. Increased agricultural productivity is due to the better social and economic conditions the reforms brought. The proportion of paid labour on the farms remains negligible, the unpaid labour of the farmer and his family being the greater part. With better conditions in agriculture and stronger trade union organisation, Japanese labour has been placed in a better bargaining position with employers. In the period of reconstruction the inadequate supply of equipment led to an over-employment of labour, with consequent wage increases. In the more recent period real wages have lagged behind productivity.

The core of Japanese industry is composed of highly efficient large scale factories but smaller units are numerically predominant. Enterprises with less than 50 employees constitute 50 per cent of the total number of firms as against 16 per cent in the U.K. and U.S.A. Differentials in productivity between the small and large units in certain manufacturing industries are as great as 4·1. The survival of the relatively inefficient firms depends on the low level of wages.

A shift is discernible in Japan's industrial structure towards the heavy and chemical industries. Imports too have shifted away from material for consumer goods towards raw materials for heavy industry.

Before the war 40 per cent of Japan's exports were to Korea, Formosa and China. Imports came from this source, too. Trade with China has now dwindled. Japan buys from the U.S.A., but imports from Japan into the States are few. In the markets of South East Asia on which Japan now depends there is export competition from China and Germany. These South East Asian countries also experience fluctuations in the terms of trade for their primary products, which has repercussions on their imports from Japan.

AGRICULTURAL CO-OPERATION

Members and Societies

Under the agricultural co-operative association law enacted in 1947, co-operatives developed rapidly and at the end of 1949 there were 32,438 societies in existence.

Multi-purpose societies formed the backbone of the Japanese Co-operative Movement, and out of a total membership of nine million, seven million are members of these societies. All the six million agricultural households in the country are co-operatively organised, and since some are members of two or three societies, a total membership of nine million is made up.

The development of agricultural co-operatives can be seen from the following table:—

SOCIETIES	1950	1952	1955	1957
Total number of Societies ...	34,518	34,443	35,000	32,985
Multi-purpose Societies ...	13,312	13,100	12,500	12,704
Specialised Societies ...	21,206	21,343	22,500	20,281
Number of Members ...	8,342,435	9,855,597	9,000,000	7,200,000*

*Multi-purpose Societies only.

Of the total number of individual members of the multi-purpose societies, between 600,000 and a million are associate and the remainder full members.

The multi-purpose societies handle credit, insurance, supply and marketing, and in general are formed on the basis of share capital, which is not the case with specialised societies. They function at village, town and city level, on the basis of an average of three societies per community. Unlike pre-war days, membership is confined to working peasants. Absentee land owners, merchants and others can only become associate members. In 1954 a central union was established to represent their interests, to promote co-operative development and work out a policy for local agricultural co-operatives. Prefectural federations were also established. By 1957 there were 23 national federations (purchasing, marketing, mutual relief, etc.). In 1957 the central union had 12,667 member organisations of which 17 were national federations and 438 prefectural federations.

The Central Co-operative Bank for Agriculture and Forestry founded in 1943 is the central finance institute of the movement.

Government Policies and The Movement

From 1949 the Japanese economy passed from an inflationary to a deflationary period. And co-operative societies ran into certain difficulties, many of them not being able to pay their deposits. Federations were also affected. With a view to alleviating the position, a law for the reconstruction and rehabilitation of agricultural co-operatives was passed in 1951 giving the government power

to exercise more supervision, prescribing internal measures for societies, and separating the educational and economic activities with the federations. Under its terms the government was enabled to make encouragement loans and 2,482 co-operatives and 142 federations were thus aided in 1953.

During the period of controlled economy co-operatives had practically the exclusive rights to distribute fertiliser and requisites and to collect rice and wheat. To prevent any injurious effects to co-operatives when control was lifted in 1952, a campaign was launched advocating the co-operative marketing of agricultural produce.

In 1953 a new law was passed permitting government credit to prefectural credit organisations provided they issued loans to members at reduced rates of interest. In 1955 the control office of the country's staple produce was revised, cancelling the co-operatives' monopoly in the collection of rice. But under the new system co-operatives were able to make direct contracts with both producers and government, and generally kept the business in their own hands.

In connection with the programme of the consolidation of administrative districts in 1956 suggestions were made for the setting up of compulsory farmers' societies with State help, and for the replacing of the three staple organisations with two organisations. Co-operative opposition prevented both of them.

Economic Role

The Co-operative Movement plays a very important rôle within Japan's agricultural economy where credit, insurance, marketing, supply and even rural welfare are concerned.

The amount of deposits in co-operative societies has been steadily increasing although their share of total deposits is decreasing due to the circumstances of Japanese agriculture. The average holdings of the Japanese farmer is two acres of farmland, and his cash income £350, out of which he cannot make large savings. Deposits held by co-operatives amount to approximately 63 per cent of the total of farmers' yearly deposits, and loans advanced by co-operatives account for 90 per cent of agricultural credit.

In 1952 it was estimated that co-operatives supplied 65 per cent of fertilisers, 20 per cent of feeds, 10 per cent of agricultural tools and machines, 45 per cent of agricultural chemicals and 10 per cent of clothing. The trading of consumers' goods is of the lesser order and is estimated at 32 per cent.

During the year 1953-54 the co-operative share of the marketing of agricultural produce was as follows: rice 94 per cent, barley 74.9 per cent, rapped barley 88.1 per cent, wheat 75.2 per cent. The movement also had 7,422 processing and manufacturing plants. By 1957 sales of rice and barley had increased to the value of yen 410 billion and the supplies of materials and equipment to

farmers to yen 201 billion. In March, 1957, general purpose societies had a total paid-up capital of yen 75 billion, and the central co-operative bank for agriculture and forestry a paid-up capital of yen 2·4 billion.

Agricultural insurance has developed steadily and by 1957 contracts to the value of yen 93 billion were in force. Accident insurance brought the total up to 137 billion yen.

It is worth noting, too, that co-operatives operate 150 hospitals and 320 health centres—approximately one-third of the public welfare centres in the country.

Today co-operation plays a much greater role in the rural economy than ever it did in pre-war days. Agricultural co-operatives are the hub of rural communities and are increasingly putting the emphasis on better farming and better living.

Education

Agricultural co-operatives have developed wide-spread educational services throughout the country. In 1955 the former co-operative school was transformed into a co-operative college which runs two-year courses; admission is open to young people with high school training. Staffed by 32 professors the college teaches the theory and history of agricultural co-operation and co-operative law, as well as a number of other subjects, and students' expenses are borne by the agricultural co-operative societies. In 1947 the co-operative press association was formed, and today it publishes an illustrated magazine (*Ie-no-Hikari*) with an average of 300 pages per issue and a circulation of 1½ million. Besides dealing with co-operative matters the magazine carries features on rural life, international affairs, farm techniques and special pages for juveniles etc. Since 1947 the association has also published another magazine *Chijo*. Since 1948, too, the association has been publishing a number of special co-operative works from foreign countries. In that year, too, the association took the initiative in forming the National Film Production Association, which now operates 43 mobile film units for local societies. The Association has also entered the field of gramophone recording and by the end of 1957 had supplied more than 150,000 records.

The National Agriculture Co-operative Women's Council was founded in 1951 and by the end of 1957 had 3·3 million members. It seeks to develop agricultural co-operation and raise the economic and social levels of women in rural areas.

FISHERMEN'S CO-OPERATIVES

The fishing industry is an important part of Japanese economy. When the war ended, the annual catch of fish was greatly reduced owing to war damage and fish migration. The position however

gradually improved. The catch increased from about two million tons after the war to 5.4 million tons in 1957, or 18 per cent of the world's total. Japan is not only the world's foremost fishing country but the gap between her and the U.S., the second ranking country, is widening.

Naturally, in a country with an important fishing industry and over three million fishermen, there is room for co-operative development. Fishermen's co-operatives that were dissolved by the authorities during the war soon reappeared when war ended. The Fisheries Co-operative Association Law was passed in 1950. According to the Law, fishermen's co-operatives can develop various activities such as handling of loans, collecting deposits of their members, supplying "goods for the business and family use of members," organising transport, processing and sale of fish, education of members, etc.

In 1951 there were 4,181 fishery co-operatives and 133 federations. The following year, in 1952, the number of societies was reported to be 5,043 and the number of federations 147.

The National Federation of Fishery Co-operative Associations was established in 1952. In 1957 it had 4,956 societies in membership with 1,045,000 individual members. In that same year it had:—

Shares	53,000,000 yen;
Loans.....	93,000,000 yen;
Reserves	7,000,000 yen;
Turnover	2,258,000,000 yen;
Sales of Petroleum	2,161,000,000 yen.

The Federation has also taken other educational action by publishing pamphlets and organising lectures together with —“guidance and auditing of members,” making available facilities for education and dissemination of general information, and for improving fishing and business techniques.

In order to spread the Movement among fishermen's families, the Federation has promoted the expansion of women's associations whose numbers increased in 1956 by 187, or to a total of 657. Further it has made a film on co-operative marketing and published pamphlets with a view to increasing deposits. For this same purpose it has published a “Handbook of Savings,” as well as posters.

The Federation has also taken various other educational actions by publishing pamphlets and organising lectures. Together with the Fisheries Agency it has organised the 3rd National Fisheries Improvement Conference.

Since 1958 the National Federation has been a member of the I.C.A.

CONSUMERS' CO-OPERATION

Consumers' co-operation has not developed as rapidly as the agricultural movement since the war. This is due to various reasons. The rural population of Japan—six million households out of a

total of 15 million—is not, as a rule, within the reach of the consumers' movement, because in most areas the population gets its supplies of consumer goods through well-developed farmers' multi-purpose societies. The consumers' movement is divided into three sections: (1) general or regional co-operatives; (2) co-operatives in factories and offices; (3) co-operatives in schools.

If we exclude the membership of co-operatives in schools which consist mainly of schoolchildren, the number of households organised within the consumers' co-operative movement amounts to 1-1.5 million. It consists mainly of salaried workers' families and represents about 10 per cent of the urban population.

When the Second World War ended, Japan's economy was characterised by developing inflation, rising prices and flourishing black market. Naturally this was a favourable ground for co-operative development. One after the other co-operatives were established, whereas old ones that had been suppressed during the war resumed their activities.

Already in 1944, a central organisation of the consumers' co-operative movement, the Co-operative League of Japan, was established. It was not before 1948, however, that the "Consumer Co-operative Law" was enacted, and thus a legal basis for the development of consumers' co-operation was created. According to this Law all consumers' co-operatives have to be approved by the Ministry of Welfare. This obligation does not apply to co-operatives in schools which are approved by the Ministry of Education.

In the main, the Consumer Co-operative Law is based on the Rochdale principles and guarantees democracy and freedom of the consumers' movement.

Before the Law was passed, there were 2,702 consumers' co-operative societies in Japan in 1947. This number slowly diminished. Many societies, formed in times of post-war confusion, disappeared. In 1954, there were only 1,560. The following year the number had diminished by a further 19 societies. In the following years the total number fell to about 1,100.

The position of the various sections of the consumers' co-operative movement was as follows:

General or Regional Consumers' Co-operatives

This type of society exists as in western countries in residential areas. In other words they serve their members at the place where they live. There were 359 societies with 446,000 members in 1953; in 1954 there were 507 societies and 611,000 members; and in 1957 the number of societies totalled 686.

Most societies are small. Large societies existed in Tokyo, Osaka, Kobe and their environs. In 1957 there were 18 societies with more than 5,000 members. Only half of them handled goods. The remainder were engaged in mutual relief and medical treatment.

Some shops in Tokyo and Kanagawa Prefecture were principally reported as co-operative although they belonged to private owners. This caused the intervention of the National Taxation Agency, which considered that by such practices private dealers tried to escape taxation. The intervention forced many private shops to be closed down.

Societies in Offices and Factories

This type of society developed from former mutual aid associations or welfare facilities belonging to the companies. They are prosperous in localities that have developed around factories. When situated close to residential areas they have practically the character of general co-operatives. When people live far from the factory or the office, however, the societies cannot sell bulk articles successfully because they are too heavy to be carried home. But they do sell clothes and other miscellaneous articles well.

In the main the co-operatives at the place of work have a greater trade per member than the ordinary or regional societies, for they employ only four employees as compared with five employees in the ordinary co-operative. When occupational co-operatives open their doors to the general public, which often happens in residential areas, they become general co-operatives.

The occupational co-operatives are often bound to the labour unions. Some co-operatives at the place of work are supported by the enterprises, and in some cases may be under their influence. Occupational co-operatives numbered 211, with 302,000 members, in 1953; by 1954 there were 238 co-operatives with 347,000 members; and 416 co-operatives in 1957.

School Co-operatives

This kind of co-operative is organised under the guidance of the Japanese Teachers' Union which is an organisation with radical views. They have a limited economic activity as they handle only books, stationery, uniforms and sports articles.

Available information suggests there were 66 co-operatives with, 2 million members, in 1953; and 64 co-operatives and 2,150,000 members in 1954.

The societies have large areas as their field of activity. Their average membership is about 82,000. Their members are teachers, school clerks, but the bulk consists of schoolchildren. And with a membership consisting mainly of schoolchildren they are not considered as true co-operatives. Besides, this type of co-operative is not always an independent economic unit, but often acts as an instrument of special producers or wholesalers.

Federations

The Japanese Consumers' Co-operative Union was established in 1950 as the successor of the Co-operative League that came into being in 1944. It is a member of the I.C.A. and has trading and

guidance activity. Besides the Union there are 15 local federations and two national federations of consumers' co-operatives.

In 1957 there were 686 local consumers' co-operative societies and 416 societies in offices and factories with a total estimated membership of about 1.5 million. Of the total number there were 582 societies affiliated to the Japanese Consumers' Co-operative Union and they had a membership of 610,000.

Economic rôle

Consumers' co-operation in Japan plays a modest rôle as compared to other sections of the Japanese Movement. The annual turnover of consumers' co-operatives amounted to 23,000,000,000 yen in 1954; 25,000,000,000 yen in 1955; and 28,000,000,000 yen in 1956.

These figures represent only 0.8 or 0.9 per cent of Japan's total retail trade.

Recently the movement has had the increasing support of trade unions and the interest of housewives has increased remarkably.

Education

The Japanese Consumers' Co-operative Union is the guiding organisation of the Movement, developing educational activity within its possibilities. It publishes a monthly review and a co-operative news service. It has also issued several booklets. For purposes of member education a series of printed films for slide projection was made. The union collects data and material from affiliated societies and organises lectures about the management of shops.

Further the Union is active in defending the consumers' movement which is often attacked by the traders and their powerful organisations.

MALAYA

Organisation affiliated to the I.C.A.:
The Co-operative Union of Malaya.

Area: 131,000 sq. km.
Population (1955): 6,058,000
per sq. km.: 46.

The Co-operative Movement in Malaya was introduced as a matter of policy by the Government to promote social welfare and curb economic abuses, notably the practices of usurious money-lenders. It was not, as in so many parts of Europe, initiated by the people themselves. For more than half a century the Government has been interested in the part which could be played by co-operatives in the development of rural communities. In 1922 legislation for their constitution and control was enacted and organisers trained to assist in their development.

The economic and social disintegration of the Federation during the Japanese occupation gave considerable impetus to the Co-operative Movement during the post-war years. There were some 650 co-operative societies registered in 1939. After liberation there was a period of reconstruction, and by 1947 there were 841 societies.

The Co-operative Movement expanded rapidly, and by 1957 there were on the register nearly 2,400 co-operative societies of 40 different types embracing a membership of 250,000, with a working capital of over \$90 million.

The central organisation in the Federation is the Co-operative Union of Malaya, which was formed in September, 1953, by the amalgamation of the three Unions of Thrift and Loan Societies. The Co-operative Union of Malaya was admitted as a full member of the International Co-operative Alliance in 1956.

ECONOMIC CONDITIONS

The Federation of Malaya has a plural society in which Malaysians and Chinese are the two main racial and religious groups and Indians and Pakistanis form an important minority. The population and economic life of Malaya are concentrated mainly in the coastal areas and hinterlands on the west of the Peninsula. The east coast is sparsely populated and about three-fifths of Malaya is virtually uninhabited.

According to Asian standards the economy of Western Malaya is fairly advanced. Transport and communication services, power facilities and other capital installations are moderately well developed. In 1953 the *per capita* level of national income was

estimated at about \$800 (equivalent to nearly £95) which is the highest level in the Far East. These satisfactory economic standards are largely due to a favourable ratio of population to resources; rich and abundant deposits of tin, making the Federation the world's largest tin producer, and extensive rubber cultivation, which occupies about 65 per cent of the entire cultivated area, contributes about 60 per cent of domestic earnings. Rice, which is entirely a small-holders' crop, accounts for the next largest area of cultivation. Nevertheless, Malaya is obliged to import about half of its total rice requirements. Other important commercial crops are coconuts, grown by both estates and small-holders and oil palm, which is almost exclusively an estate crop.

The main primary industries are fishing and forestry; the latter supplies Malaya's domestic requirements and a small quantity of timber for export. Though the development of manufacturing is fairly advanced in the Federation, typically Malayan industry is on a small scale. Most industrial activity is concentrated on lines associated with primary producing and trading activities such as the processing of rubber, tin, and foodstuffs, or in fields which are advantageously located to serve the domestic market.

THE CO-OPERATIVE MOVEMENT

The following Table gives a general picture of the scope of the Co-operative Movement in the Federation of Malaya in 1955 (latest figures available).

CO-OPERATIVE SOCIETIES IN THE FEDERATION OF MALAYA, 31st DECEMBER, 1955

Type of Society	No. of Societies	Membership		Working Capital \$M million
		Individuals	Societies	
Thrift and Credit:				
Rural	985	48,156	721	4.86
Urban	428	90,915	61	33.73
Processing and Marketing	216	20,951	—	1.53
Land and Farming	44	3,488	—	0.19
Consumer (including Malayan Co-operative Wholesale Society)...	249	54,043	87	3.61
Housing	25	3,793	—	3.93
Miscellaneous	17	1,202	18	2.62
TOTAL ...	1,964	222,548	887	50.47

Due to a variety of reasons such as religious beliefs, customs and the language problem, the Federal Co-operative Movement cannot operate in a single unit. Instead it functions in two distinct sections, namely urban and rural. Co-operators have appreciated, however, the importance of uniting the Movement and efforts are being made to create a link between the two sections.

Urban Co-operation

The *Thrift and Loan Societies* are the strongest as well as the oldest co-operatives in Malaya, some of them were established in 1922. Many of these societies invest their surplus funds within the

Movement and some have established scholarship funds for the children of their members.

There are 30 co-operative *housing societies* which have been established since the war, and which endeavour to provide their members with suitable houses at moderate cost and on easy terms of payment. In the short period of their existence and without Government help these societies have managed to erect over 500 houses for their members. Building sites have been acquired for the erection of a further 1,000 houses, but progress is slow owing to lack of funds and trained technical staff.

There are 46 store societies in the urban areas, 127 among rural populations and 66 on plantations and places of employment. Although there were two consumers' societies established before 1939, consumers' co-operation is largely a post-war development. During the Korean War when commodities were inadequate and difficult to obtain the consumer co-operatives played an important part in checking profiteering and keeping the standard of living at a proper level. When supplies became more plentiful, however, a number of societies suffered losses and some had to be liquidated owing to lack of patronage. The Malayan Co-operative Wholesale Society was established in March, 1949 to assist the retail stores to obtain supplies. This society has been considerably handicapped by the extension of unlimited credit facilities to retail societies for an unduly long period, but above all to the fact that most of the profits are absorbed as interest on a Government guaranteed overdraft of over \$1 million.

The *Malayan Co-operative Insurance Society* commenced business in May, 1956, the share capital of over \$500,000 having been provided by the co-operative societies of both Malaya and Singapore. At present the society provides life insurance facilities for co-operators and others; ultimately it hopes to undertake other forms of insurance.

Rural Co-operation

Rice Milling Societies form the bulk of the processing and marketing societies and are the most popular and prosperous. The 250 societies, with a membership of 25,000, mill padi for their members on a commission basis. In many areas the societies have combined themselves into Unions. Mobile rice mills have been established in a region where padi lands are scattered in valleys. One group of milling societies is served by a co-operative banking union which employs a first-class mechanic to service the mills as well as acting in an advisory capacity.

Rubber societies also operate successfully in spite of the fluctuations in the price of rubber. Outstanding among these societies is the Ulu Langat Rubber Marketing Society in Selangor, which was the subject of a Government experiment whereby the licences of all rubber dealers in the valley were cancelled except to the Rubber Marketing Society. Both Malay and Chinese small-holders in the

area are members and during 1956 the society achieved a total sale of just under \$M2,000,000.

Land purchase societies are developing steadily and increased from 14 in 1955, to 21 in 1956.

The fishing industry extends along most of Malaya's coastline and makes an important contribution to the food supply and to employment. There are 10 *fishermen's societies* which combine credit with marketing. Members of most of the fishermen's societies find that by selling through their societies they have consistently obtained a better price for their catches than by selling elsewhere. The societies usually charge a small commission on sales and offer limited credit for the repair or purchase of necessary equipment.

In the early 20's *Rural Co-operative Credit Societies* of the Raiffeisen type were introduced into Malaya in an attempt to counteract the exorbitant rates charged by moneylenders both in kind and in cash. In 1957 these credit societies numbered 1,025, with a membership of 50,000. They provide loans to members for cultivation purposes, the purchase of fertilisers and draught animals and the repayment of old debts.

There are also 256 *labour co-operative credit societies*, with a membership of 24,000 and working capital of over \$3½ million. These societies have been established to enable labourers on rubber plantations and elsewhere to save regularly each month a portion of their wages to enable them to obtain loans for productive and necessary purposes. During 1956 these societies granted loans to their members totalling \$800,000.

The rural credit societies are affiliated to 18 co-operative banking unions, which, in their turn, are affiliated to the Co-operative Rural Apex Bank, which has a working capital of well over \$5 million. The Apex Bank in 1956 issued seasonal loans to the value of \$3,200,000. The interest paid by the farmers on these loans totalled less than \$200,000, and had the loans been made through moneylenders, the interest would have been at least ten-fold.

The farmers and rural population, like the urban population, have combined to form their own consumers' stores in an endeavour to ensure for themselves unadulterated goods of correct weight and measure at fair prices. In 1957 there were 127 of these co-operative shops in rural areas throughout the Federation; they had a membership of nearly 15,000 and a working capital of well over \$½ million.

In addition to the rural co-operative societies already described there are over 100 other miscellaneous societies including three land settlements, five timber extraction and one electricity society.

THE CO-OPERATIVE UNION

The Movement's national organisation is the Co-operative Union of Malaya, which was established in 1953. Membership has been open to all registered unions or federations of societies. The

20th All Malayan Co-operative Conference, held in 1957 passed a resolution, however, that the primary societies should become direct members of the Union instead of through regional unions.

The Union has had some difficulty in meeting its financial commitments. However, it was agreed at the 20th All Malayan Co-operative Congress that co-operative societies should be asked to make an annual contribution of $\frac{1}{2}$ per cent of their net profit, or \$200, whichever is the less, to the Co-operative Union of Malaya and, if they did so they should be exempted from the statutory contribution to the Reserve Fund of a like amount. This arrangement was to take effect from 1st January, 1958.

The main object of the Union is to represent the Co-operative Movement both in Malaya and overseas. It hopes eventually to take over some of the advisory and supervisory functions of the Department of Co-operative Development.

The Co-operative Union of Malaya sponsored the Federation of Co-operative Housing Societies registered in November, 1957, and is in process of establishing a Central Co-operative Bank.

The Malayan Co-operative Insurance Society is another venture sponsored by the Union. This society has made very encouraging progress; its business increased from a half million at the end of 1956 to over two million at the close of 1957.

Co-operative Training

The need for trained personnel and educational facilities for co-operators has been increasingly apparent during the rapid post-war expansion of the Co-operative Movement in Malaya, and in 1956 the Co-operative College of Malaya was established at Petaling Jaya, Kuala Lumpur with 18 students. During 1957, 139 trainees completed their training. The Rural Co-operative Apex Bank created a Scholarship Fund to enable rural co-operative leaders to attend the College and it is hoped to train 50 such leaders annually.

MAURITIUS

Organisation affiliated to the I.C.A.:
Mauritius Co-operative Union

Area : 720 sq. miles.
Population: 596,621.

The first move towards establishing co-operation in Mauritius and its dependency Rodriguez, came in 1909, when a Commission was set up by the Government to investigate the possibility of instituting a co-operative movement. The recommendation was that banks on the Raiffeisen pattern should be formed to help to rid themselves of the money-lenders who infested the villages.

Not until 1913, however, was the first Co-operative Credit Societies Ordinance enacted. By 1932, there were only 28 credit societies. Then the first Registrar of co-operative credit societies was appointed and from 1935 onwards progress was more rapid. A new ordinance enabling any type of society to be registered became law in October, 1945, and in 1947 a Department of Co-operation was created.

In 1947, there were one hundred societies of one type only, agricultural credit. In 1951 there were 238 societies of nine different types, and by 1952, 250 societies of thirteen different types. The Mauritius Co-operative Union, registered in 1952, became a member of the I.C.A. in 1956.

ECONOMIC CONDITIONS

Mauritius is entirely dependent on sugar for export. It had a number of good years in succession during the fifties. In 1957 the sugar cane yield reached the highest recorded figure of 561,602 tons, bringing in £22½ million. The 7,124 members of sugar co-operatives produced a little over 9 per cent of the island's sugar.

In this area of 720 square miles, and a population of 596,621, sugar and its by-products accounted for 99.2 per cent of exports in 1957. Secondary crops are tea, tobacco, and aloe fibre, and there is some timber production. Both imports and exports have fluctuated between 1953 and 1957. After a decline in exports in 1955, they rose considerably in 1956 and again in 1957, reaching a value of 323,185,225 rupees, as against 267,890,507 in 1953. Food crops are maize, rice, manioc, potatoes, sweet potatoes, eddoes, groundnuts and vegetables.

THE CO-OPERATIVE MOVEMENT

The oldest activity of the Mauritius Co-operative Movement is the credit societies of unlimited liability, of which there are 92 in Mauritius and 20 in Rodriguez. They have continued to make steady and satisfactory progress. The year 1949 was one of steady development, the most important step being the formation of the Co-operative Central Bank, which by 1950 had 98 member societies, and 113 by 1951 (107 credit societies and six co-operative stores).

The bank has given stimulus to the activities of credit societies enabling poorer members to get the same treatment as the richer ones.

The Co-operative Wholesale Society was also formed in 1949, by the 39 co-operative stores then in existence, and a year later a Federation of Co-operative Credit Societies was registered, with 86 affiliated societies. Two years later the first transport societies were established, and in 1954 a printing society was registered and 13 school savings groups were started.

All these co-operative organisations expanded and increased their membership and assets, and with their development went changes in co-operative administration. In 1957, with the introduction of a ministerial system on the island, a Portfolio of Co-operation was allotted to the Minister of Labour. In 1959 this portfolio was transferred to the Minister of Housing and Co-operation, and a Department of Co-operation established. Legislation to enable minors to become members of school co-operative societies was enacted in March, 1952.

The Mauritius Co-operative Union was registered on April 1st, 1952, a time of great progress, with the Co-operative Department concentrating on improving existing societies. Today some 23,000 people, representing one-third of the households of Mauritius and Rodriguez, belong to the movement.

The Federation of Credit Societies, set up to promote the agricultural interests of affiliated societies, to develop co-operative ideas, and to improve economic conditions by means of better business, changed its name to the Co-operative Agricultural Federation in 1955, to allow societies with agricultural connections to become members. The Federation has conducted and won cases regarding canes and sugar on behalf of societies before the Central Board and it is also concerned with the Board's cane testing service and cane and tea legislation.

The Union carried on educative work through film shows, a bulletin, publicity, and courses of many kinds for the benefit of staff, supervision and officials. But there remains a great need for more trained personnel.

MEXICO

Organisation affiliated to the I.C.A.:
Confederación Nacional Cooperativa de
la Republica Mexicana.

Area: 1,963,890 sq. km.
Population: 32,347,698 (1958
estimate) per sq. km.

The Co-operative Movement in Mexico is many-sided. Its earliest appearance was a thrift and credit society formed in 1839, but, like subsequent attempts to form housing societies and Co-operative workshops, it was short-lived.

Nevertheless, the impetus towards self-help grew in proportion to the poverty and general misery of the people. With the appropriation of common lands, the peasants were reduced to the status of very poorly paid labourers, and the increasing concentration of industry in the hands of foreign capitalist concerns meant the closing down of many small workshops and consequent unemployment among artisans. The Co-operative idea was gaining ground to such an extent that in the Commercial Code introduced in 1889 Co-operative societies were recognised, although their activities were restricted to purely commercial operations and their social and educational mission was entirely disregarded.

During the latter years of the Porfirio-Diaz dictatorship, however, Co-operative activity came to be looked on with disfavour. The Movement was forced to become more or less clandestine, but although identifying itself with the aims of the growing revolutionary party, it kept free of the policy of violence by which the revolutionaries sought to seize power.

Shortly after the close of the Civil War of 1910 the workers formed the Co-operative Mutual Centre. The new President, Carranza, in his efforts to improve the living standards of the people, turned to the Co-operative Movement. To remedy the food shortage and counteract profiteering, he formed the "National Consumers' Society," a kind of Co-operative warehouse which contracted for the harvest of certain commodities. The success of this organisation was such that a chain of shops was opened, but ultimately the opposition of private commercial interests was too great and the society was forced out of existence.

The Co-operative idea had, however, penetrated to the Universities and other intellectual circles. A group was formed among the students who conceived the idea of forming a political party which subsequently became the National Co-operative Party under the 1917 Constitution. After the election in 1920, this Party had gained 60 parliamentary seats and the governorships in five States. The following year a manifesto was issued pledging the Party to do

all it could to improve social conditions, to set up Agricultural Credit Co-operatives, and to apply the Co-operative system to other sectors of the national economy.

This promising beginning was, however, brought to nothing by an outbreak of hostilities between the rival candidates for the presidency which resulted in the complete rout of the Co-operative Party. Since that time the Co-operative Movement in Mexico has remained entirely non-political.

The new President Calles, having realised during a visit to Europe the value of Co-operation and of the Raiffeisen Credit Societies in particular, took steps to revive the Movement. In 1927, the first Co-operative Law was passed. Two years later, the first Congress of Co-operative Societies, opened by the President himself, adopted three important resolutions: to create an autonomous Co-operative Development Department and a Technical Co-operative Council; to reform and bring up to date the General Co-operative Law of 1927; and to establish a Co-operative Bank.

The last objective was realised in 1930 with the establishment of the Workers' Bank which later became the National Labour Bank for Industrial Development, one of whose functions was to supply credit for Co-operative Societies. With the growth of the Movement, this Bank could no longer supply its needs and was superseded in 1941 by the National Bank for Co-operative Development which has continued to function satisfactorily ever since. It has a paid up capital of Mex. \$500,000,000 and has opened two branch offices. The shares are held jointly by the State, the Co-operative Movement, and certain private individuals, and the dividends accrue to the two latter, unless the surplus is very large, when the State takes a portion.

By 1932 the Permanent Commission of the Co-operative Congress began to work for the formation of a Co-operative Federation which should defend Co-operative principles, organise Co-operative propaganda, provide credit and do everything possible to aid the development of Co-operation in Mexico. The following year a new Co-operative Law, replacing that of 1927, made possible the formation of every type of society. In the first 18 months after the passing of this Law the number of societies formed averaged 14 per month and included such important organisations as the great printing society, *Los Talleres Gráficos de la Nación* and the *Cooperativa de Vestuario y Equipo* (Clothing and Equipment Society), both Government concerns turned into Co-operative Societies.

In 1937 an important step was taken with the formation of the National League of Co-operative Societies whose aim was to press for further legislation on behalf of the Co-operative Movement and promote Co-operative development and education. The following year a new Co-operative Law was passed. An apex organisation, the *Confederación Nacional Cooperativa de la Republica Mexicana* was formed; the country was divided into regions each with its Federation consisting of the local societies. In March, 1957, the Confederation was admitted as an associate member of the I.C.A.

ECONOMIC CONDITIONS

Mexico is a country of extremes: great wealth and abject poverty; modern cities and a countryside of medieval primitiveness; a magnificent University City and an illiteracy figure of 60 per cent (1940). In addition, its geographical and climatic features are such as to put further obstacles in the way of progress, two-thirds being mountain and arid plateau with a thin volcanic soil. Erosion is widespread and such rivers as there are tend to flood in spring and dry up in the hot weather. Two-thirds of the population are peasants and smallholders using the most primitive methods of cultivation. For them life is extremely hard, since the land can only provide a bare subsistence.

Between 1950-57, the population showed a steady increase of about 3 per cent per annum, and by 1957 had reached the figure of 31.5 million. In spite of the breaking up of the big estates and the redistribution of the land among the peasants in the traditional form of *ejidos*, smallholdings averaging about 15 acres cultivated on a communal or co-operative basis, there is not sufficient fertile land to support the increasing population without extensive soil conservation and irrigation schemes.

Government policy has accordingly been directed towards developing all sources of natural wealth by fostering and expanding existing industry, introducing new crops and modern methods of cultivation and by an organised system of marketing. Prior to the Revolution, industry and mineral resources were to a large extent the perquisites of foreign interests. These were expropriated and became government concerns. Some have subsequently been turned into co-operative organisations.

Although since the revolution the country is, theoretically at least, a democracy, the Government keeps firm control of all economic activities. Its policy of directing expenditure towards the production of national wealth has shown continuing good results. In the 10 years 1944-54, industrial production rose by over 100 per cent; oil (a Government monopoly) by 85 per cent. Agricultural production increased by 50 per cent. In addition to maize, in which the country was self-supporting by 1948, crops more suited to the different climatic regions have been introduced. Among these are cotton, sugar, coffee, tobacco, and fruit such as bananas and pineapples.

The national income rose from 5.7 billion pesos in 1939 to 92 billion in 1957. Imports in 1957 were three times higher than in 1950 and exports over double. Both rural and urban wages are extremely low and the cost of living in rural areas is 400 per cent higher than in 1939: but the standard of living is rising slowly. The workers now enjoy extensive social and welfare services, some run by private industrial concerns, some jointly by the Co-operative Movement and the Government Authorities. The Government is also devoting a large share of its expanding budget to education, including technical training to improve agriculture and animal husbandry.

A prominent feature of Government policy since the Revolution has been the fostering of the Co-operative Movement both in agriculture and industry, more especially in the form of Workers' Productive Societies, which have had outstanding success.

AGRICULTURAL CO-OPERATION

The Agricultural Co-operative Movement in Mexico grew out of the need to improve the lot of the peasant population whose misery was one of the main causes of the Revolution. From 1910 onwards, measures were taken for better distribution of the land, and in 1927 a law was passed providing for restitution of land which had passed into foreign hands. In 1931 the National Agricultural Credit Bank was established with Government support for the provision of credit for farmers and to finance agricultural improvements. In its agricultural policy the Government favoured the Co-operative system, using as a basis the traditional system of *ejidos* combined with the Rochdale Principles, thus ensuring that the Movement remained voluntary and at least theoretically democratic.

There are 13 agricultural co-operatives with 2,875 members and capital of pesos 531,548. The main crops are grain, chiefly maize, cocoa, and fruit such as bananas and pineapples, together with various local products like *ixtle*, *palma*, and *chicle*. The co-operative marketing of produce, first introduced to bypass the middlemen who paid starvation prices to the growers, has proved very successful. Societies number 600 with 37,771 members and capital of pesos 739,124.09.

A notable achievement in rural Co-operation in Mexico is the agricultural-industrial type of enterprise of which the sugar mills "El Mante," "Emiliano Zapata," "Agricola-Industrial del Ingenio Tuzamapa," and "San Francisco" are the outstanding examples. These societies process and market the sugar grown by their members. Both plantations and mills are co-operatively owned and managed by a board of directors elected by the members and a general manager appointed by the government.

A consumers' co-operative is attached to the mill, "El Mante," which provides food and consumer goods for the workers at reasonable prices. In addition, the society provides free electricity, water, and housing. It builds roads and has carried out extensive irrigation and drainage schemes with a view to preventing drought and flood damage to the plantations. It has founded an agricultural college and a research laboratory.

The members of these societies, "El Mante" in particular, enjoy many advantages in the form of social services such as hospitals, schools, libraries, etc., and have a higher standard of living than is usual among rural workers in Mexico.

In the year 1949-50 these four co-operative mills produced 82,538,363 tons of sugar—about 14 per cent of the total national production—valued at pesos 59,361,322.45.

In the forestal regions of the country the *ejidal* communities have organised co-operatives, numbering some 200, to work and market the resin and other products.

CONSUMERS' CO-OPERATION

The following are the types and number of societies classed as consumers' societies by the Mexican Co-operative Movement:

Type of Society	Number	Membership	Capital pesos
Transport	15	1,576	221,460.00
Electric power	29	2,837	314,516.00
Maize Milling	26	2,128	83,910.00
T.U. Consumer Goods	198	87,701	4,639,342.59

Consumers' Co-operation came into being after the passing of the 1933 Co-operative Law, but in the form known in other countries it did not make much headway largely owing to inefficient management in the initial stages.

In Mexico, however, certain other types of Co-operative activity are included under the "Consumer" heading, such as marketing and distribution of members' produce; transport societies, including a very successful automobile repair and accessory society which has been instrumental in bringing down charges in the private trade; societies for the provision of services such as water supply, electricity, and maize milling. There are also a few housing societies.

An important branch of the Mexican Consumers' Movement is that run in conjunction with the Trade Unions. This made rapid progress following the passing of the 1938 Co-operative Law, and by 1946 the number of societies had risen to 300 with over 100,000 members and an average monthly turnover in foodstuffs of two million pesos and some four millions in clothing and other goods. These societies serve mainly such organisations as the National Union of Sugar Producers, the Mexican Petroleum Refineries, and the National Railways.

In 1946 a number of national confederations of consumers' societies were formed, but after showing good results for a year or so they began to decline, due to bad management and lack of real understanding of the principle, and some three or four years later had disappeared entirely.

CO-OPERATIVE PRODUCTIVE SOCIETIES

Mining

Salt mining is a government monopoly in Mexico. The mining areas are divided into nine regions which are operated by both Co-operative Societies and private concerns having concessions from the government which fixes the market price of the salt. While this system protects the societies from unfair competition, it has also resulted, in certain regions of low extraction, in very small returns for the societies which are thus unable to save sufficient to improve their equipment and build their own warehouses. In 1951 there were

32 salt mining societies with 3,332 members and capital of pesos 149,032. They were responsible for 31 per cent of the total annual national extraction of salt.

Mexico is rich in mineral resources of silver, copper, lead, zinc, and other metals, but due to gradual exhaustion of seams, badly sited processing plant, and inadequate transport, coupled with rising production costs, the mining industry was perpetually in difficulties. The Mining Co-operative Societies date from the time when certain of the private companies decided to give up such unprofitable operations and handed over the mines to their employees, on payment of rent, to work as Co-operative Societies.

The majority of the technical and administrative staff having been dismissed on the liquidation of the companies, the Co-operatives were forced to carry on as best they could without fully qualified personnel. The result was that between 1940-49 the number of societies fell from 17 to 9 with a corresponding loss in production. With a view to improving the industry, certain tax exemptions were allowed to the Mining Co-operatives and they were relieved of the obligation to pay rent to the owners. Finally, the Co-operatives were given two representatives on the National Commission for Mining Development. The result of these efforts was a rise in the number of societies to 26 with 8,286 members and capital of pesos 1,812,732.

Industrial Production

The pride of Mexican Co-operative achievement in the Productive Sector are the two great cement works, "Cruz Azul" and "Cementos Hidalgo," whose production in 1950 amounted to Kg. 175,100. In the following eight-year period it varied between 12 and 25 per cent of national production. The joint capital of the societies amounted in 1952 to about 30 million pesos. Two other large and important industrial Co-operatives are the Foundry and Rolling Mills of Chapultepec, and the Talleres Bernardo Núñez which produce most of the stone for building in Mexico City itself. These two societies and the "Cruz Azul" are combined in a regional federation. There are, in addition, seven other Co-operatives supplying various materials for the building trade which together with the "Cementos Hidalgo," are organised in another regional federation.

In the baking industry, Co-operation has risen in 10 or 15 years from very small beginnings to a large industry with a regional federation having headquarters in Mexico City. These 28 societies were formed without any help from the government or trade unions. They work smoothly without the strikes and demands for wage increases which bedevil the private capitalist concerns.

There are, in addition, 52 industrial co-operatives of various types, with 4,039 members and capital of pesos 3,424,889. Of these, seven produce electric power, four are ice-making plants, and two silk and other textile factories. The remainder are spread over many small industries.

The Co-operative printing works are the most advanced in the American continent, equipped with modern rotary presses and having fine offices in Mexico City. The two largest publish the national daily newspapers *Excelsior* and *La Prensa*, with circulations of 126,000 and 200,000 respectively, as well as other daily and weekly papers and journals. There are also two large rotogravure works which are Co-operative societies, and the Government printing works, *Talleres gráficos de la Nación* is run on Co-operative lines.

MISCELLANEOUS SOCIETIES

Fisheries Co-operatives

Fish constitutes almost the greatest wealth of Mexico, but the fishing industry is largely in the hands of foreign trusts, and prices paid to small concerns and co-operative societies are very much below world price levels. The trusts have more or less a monopoly of the trade, since lack of technical knowledge and equipment, of ships and refrigerating plant makes impossible any form of competition by the native concerns.

There are, however, 182 Co-operatives with 8,649 members and capital of pesos 1,192,205, grouped in nine federations. Lack of refrigerated warehouses and transport has forced the societies to make use of such facilities owned by private intermediaries and to market their catch through the monopoly concerns whose aim is to sell abroad at high prices, leaving little of the fish for the home market. Nevertheless, the fishing Co-operatives are making progress and now produce over 20 per cent of the national total.

Transport

Co-operative transport is well developed in Mexico, some 40 per cent of the licences for Federal passenger and goods transport and 25 per cent for urban traffic being issued to Co-operative concerns. In all there are 360 transport societies.

Health

In conjunction with the Co-operative Rural Medical Services Department of the Ministry of Health, the rural medical services have been transformed into Co-operative organisations on the basis of 50 per cent State participation and 50 per cent shared by the farmers of each district.

School Co-operatives

The idea of introducing Co-operatives into the educational system had existed since the early days of the National Co-operative Party, and experiments had been made in introducing Consumers' Societies for the pupils in certain schools. In 1929 the Ministry of Education established the National School of Co-operation and

endeavoured in many ways to promote Co-operation in the first instance in the primary schools. The idea was enthusiastically received by both teachers and pupils and made rapid progress. In 1935 it was extended to the secondary schools and two years later to the technical colleges. By 1939 there were 2,837 School Co-operatives with a membership of 2,250 teachers and 52,788 pupils, and subscribed capital of pesos 61,643. Subsequently, however, many of these societies degenerated to such an extent as to bring discredit on the Movement and the majority were dissolved.

In 1948 the government introduced a new project for the creation of a Department of Co-operative Education with the object of re-establishing genuine Co-operative Societies in schools. As a result of this action, the number of societies had again risen by the end of 1951 to about 700 with some 200,000 members. The turnover for 1952 was over three million pesos.

Credit

The earliest attempts to provide credit for Co-operative Societies date back to the Congress of 1929, which pressed for the establishment of a Co-operative Credit Bank. The first two Credit Banks created by the government lasted only a few years, largely because they had insufficient capital to meet the demands for credit by the Co-operative Unions and other large organisations such as the sugar refineries. They were succeeded in 1944 by the *Banco Nacional de Fomento Cooperativo*, with initial capital of 10 million pesos.

During the inflationary period of 1949, the government increased its subsidy to the Bank by 30 million pesos in order to meet the demands of the sugar industry which was increasing its exports. At the end of 1950 the Bank's capital amounted to £50,753,150, and reserves to \$3,252,697.

A number of agricultural credit societies exist among the small farmers who have pooled their meagre capital to obtain credit facilities for the purchase of machinery and fertilisers as well as for the common marketing of their crops. There are also Agricultural and Livestock Credit Unions which are combined in an apex organisation, the National Association of Agricultural and Livestock Credit Unions.

NIGERIA

Organisations affiliated to the I.C.A.:
Co-operative Union of E. Nigeria.
Co-operative Union of W. Nigeria.

Area: 373,250 sq. miles
Population: 31,171,000

The first co-operative societies in Nigeria were started in 1932, under the aegis of the Government Department of Agriculture, with a view to improving marketing conditions and the quality of the cocoa crop. Three years later a co-operative law was enacted and responsibility for co-operatives was transferred to the newly established Co-operative Department of the Government.

The year 1939 saw the registration of the country's first secondary co-operative organisation—the Ibadan Co-operative Marketing Union. In 1945 another secondary organisation, the Association of Nigerian Co-operative Exporters (A.N.C.E.) was launched. This was followed by the establishment of the Nigerian Co-operative Federation to carry out the statutory audits of societies and to be developed as the Movement's educational and propaganda centre.

The Federation was short lived, however, for the approval of the new Constitution in 1951 which led to the country's regionalisation with separate Houses of Assembly for Eastern, Western and Northern Nigeria, led to the regionalisation of the Co-operative Movement. The Nigerian Co-operative Federation was liquidated and separate Co-operative unions were established for each Region. The office of Registrar, Nigeria, ceased to exist and a separate Registrar was appointed for each of the three regions.

In 1954 the Co-operative Union of Eastern Nigeria was admitted to membership of the International Co-operative Alliance, to be joined in December, 1957, by the Co-operative Union of Western Nigeria.

ECONOMIC AND SOCIAL CONDITIONS

Nigeria is the most populous country of the African continent. The population density is 85 per square mile. The estimated annual rate of population increase is 15 per cent. The country is not prosperous; per capita national income (£21. 1952-3) is about a tenth of that in the countries of Western Europe.

In 1952, 66 per cent of the gross domestic product derived from the agricultural sector, while manufacturing accounted for only

2 per cent. Four out of every five of the working population are engaged in the occupations of farmer, fisherman, hunter, herdsman or lumberman.

Farming is small-scale, yams, cassava and palm fruit being produced in the South, guinea corn, millet and other grains in the North. Exports are of cocoa, palm oil and kernels from the South, and groundnuts and cotton from the North. The Cameroons export bananas, rubber and palm products. Agricultural products account for more than 90 per cent of total exports.

Unlike certain other African territories the share of non-indigenous private enterprise in the economy is small—10-15 per cent.

The economy expanded rapidly under the impetus of war-time and post-war demand for primary materials. High export prices for vegetables, fats and oils, cocoa, tin and columbite swelled receipts from abroad.

There is little large-scale industry in Nigeria. The world's largest veneer and plywood mill is situated at Sapele, and is owned by non-Africans. Future development will be mainly in the hands of public agencies and Regional Production Development Boards.

CO-OPERATIVE DEVELOPMENT

Co-operation first introduced into Nigeria in 1932 had by the early 1940's crystallized into an easily discernible pattern consisting of the cocoa marketing societies, grouped together in the Western or Yoruba Provinces with a small appendage in the Cameroons Province; the thrift and credit societies, practically confined to the Calabar Province in S.E. Nigeria; and the thrift and loan societies for salary earners scattered all over the country.

During the war period cocoa farmers were badly hit, but the co-operative share in total production continued to increase and the movement to expand. Whereas in 1939-1940 there were 138 cocoa societies, with a membership of 9,346, handling 5·24 per cent of the total cocoa crop, by the end of 1954 comparable figures were 176 societies with 12,340 members, handling 13·13 per cent.

The loan position of many of the cocoa societies, however, was unsatisfactory, due in part to the low prices of cocoa, whilst very few savings were made. Despite these faults, however, the cocoa societies made a substantial contribution to the country's economy during the war years.

The position of the thrift and loan societies for salary or wage earners during the same period gave cause for considerable optimism. Their number increased from 32 in 1939-40 to 153 in 1943-44. Membership went up from 1,203 to 5,963, and assets from £2,617 to £90,835. The growth of the Thrift and Credit Movement which comprises farmers and small traders and is confined almost entirely to the Calabar Province though not so spectacular was steady.

By the end of 1944 there were 49 societies with 1,490 members and assets of £1,207, as against nine societies with 169 members and assets of £144 in 1940.

This period, too, saw the establishment of two auxiliary bodies—the Nigerian Co-operative Supply Association and the Nigeria Co-operative Federation. The function of the former was to buy and distribute every kind of stationery and equipment required by societies, whilst the latter in addition to carrying out statutory auditing was envisaged as developing into the Movement's educational and propaganda centre.

Further advances were made between the end of the war and the beginning of the period under review—the establishment in 1945 of the Association of Nigerian Co-operative Exporters provided the cocoa societies and unions with a much needed apex organisation and export agency. Co-operation was extended, rather experimentally to the Northern Provinces—and tentative efforts were made, both in urban and rural areas, to establish consumers' stores. There was also marked development among craftsmen's societies with the Ikot Ekpene Co-operative Raffia Marketing Society leading the field. Wood-workers, ebony carvers', blacksmith's and women weavers' and leather workers' societies were also established.

During this period the cocoa marketing societies were not free of troubles. Although their number increased from 219 in 1945-46 to 309 in 1949-50, active members—that is members who actually sold cocoa through their societies—declined from 19,313 to 16,929 and the percentage of the total crop handled from 14·5 to 9·6. This was partly due to the curb put on advances and loans, and the increased activities of unscrupulous private buyers.

On the other hand there was a steady increase in the total amounts on deposit which in 1949-50 stood at £58,508. Loans were granted to 2,587 members during the year and totalled £16,289. £2,010 of loan money was overdue at March 31st, 1950. A feature of the cocoa societies was the extremely high percentage of Grade I coffee produced—99·5 per cent as against 88·5 per cent for the country as a whole.

The number of Thrift Societies continued to grow and in 1949-1950 totalled 314 with 14,285 members and assets of £359,763. The Registrar reported, however, that the future of a number of these was doubtful.

One of the most significant developments was the growth of credit societies which in 1949-50 numbered 388—all but 56 of them in Calabar Province. A start was made with federating into local unions, designed eventually to replace supervision by Government staff. In the Registrar's opinion these societies were more democratic, self-reliant and more genuinely co-operative than any other type of society in Nigeria, in 1949-50.

Efforts at founding consumers' societies were not particularly successful and it became clear that the time was not ripe for them.

A pleasing feature of co-operative development in Nigeria is the interest shown by women. In 1949-50 there were 69 societies that had an exclusively female membership—63 of them credit societies, four maternity societies and two of them craft societies.

The year 1951 was largely a period of consolidation for the Movement. The credit societies in Calabar province, numbering 365 out of a total of 401 and continuing to be financed almost entirely on capital derived from members' savings, advanced loans totalling £104,819 as against £72,396 the year before. Overdues were less than one per cent. Parallel increases were recorded for share capital, total savings deposits and reserves. Membership increased slightly to 14,743. The newly formed local unions of credit societies developed well.

Thrift societies, formerly the most numerous, showed a downward trend from 314 to 276. One happier note was the general improvement in their management in the Northern Region.

Marketing societies totalled 310 with a membership of 19,529. Paid-up share capital, reserves and working capital stood at £22,204, £8,709 and £102,906 respectively. Deposits amounted to £39,224, loans granted to £65,336 and loans repaid to £57,484. Of these, 276 societies were in the Western Region and through their apex organisation, the Association of Nigerian Co-operative Exporters exported 10,357 tons of cocoa as against 8,500 tons the year before. Aggregate profits of £10,000 testified to an improvement in the primary societies.

Cocoa marketing in the Eastern Region was handicapped by the fact that it did not have an equivalent organisation to the A.N.C.E. of Western Nigeria, with the result that members had to wait until licensed exporters had graded and check-tested the crop before any payment, even an interim one could be made. Nevertheless 1,459 growers were members of societies which handled 25 per cent of the regions crop as against 17·5 per cent in 1950.

In 1951 women formed one third of the total membership of co-operatives in the Eastern Region. Seventy credit societies with 3,000 members, two craft societies as well as eight maternity societies with 6,993 members had an exclusively female membership.

Following the political regionalisation of Nigeria parallel developments took place in the co-operative sector and in consequence for the rest of this survey Eastern and Western Nigeria are treated separately.

Eastern Nigeria, 1952-1957

At the changeover, responsibility for co-operative development was included in the portfolio of the Minister of Local Government, and a new registry of Co-operative Societies was opened. The Co-operative Union of Eastern Nigeria and the Cameroons was registered early in 1952, to assume responsibility for organising the audit of societies.

The following table shows the overall development of the Movement between 1952-1957.

Year	Societies (All Types)	Membership	Working Capital £
1952	575	30,384	216,647
1953	690	35,261	274,314
1954	850	—	—
1955	933	43,204	457,840
1956	1,016	46,896	594,360
1957	1,085	48,717	741,760

Details of Societies by types for the year 1952-1953 were as follows:—

Type	Number	Membership	Turnover £	Savings and Deposits £	Loans
Thrift and Credit	436	16,224	144,329	58,607	144,336
Thrift and Loan	64	2,669	—	92,081	10,790
Marketing.....	29	1,854	149,440	716	593
Consumers'	8	3,441	2,378	303	—
Craft	5	337	1,911	97	—
Maternity	6	5,859	—	53	—

For the year 1956-1957 the comparable figures were:—

Type	Number of Societies	Membership	Turnover £	Savings and Deposits £	Loans
Thrift and Credit	910	32,578	—	378,367	404,797
Thrift and Loan	55	2,921	—	118,001	30,933
Marketing.....	37	2,411	101,368	20,741	—
Consumers'	8	3,384	3,401	—	—
Craft	1	18	—	—	—

In addition to the above primary societies there were 55 secondary societies operating throughout the Region. Women continued to play an important role in co-operative development.

An outstanding feature of the first five years of the Co-operative Movement's separate existence in the Eastern Region was the striking growth in the Thrift and Credit Societies—Co-credits as they are generally termed. Calabar Province continued to be the main centre of this Movement, but considerable development took place in the Owerr Province too. Although the rate of increase in the number and membership of these societies between 1954 and 1957 was slower than between 1951-1953, there was a gratifying increase in their funds which were more than doubled.

The policy of amalgamation and consolidation initiated at the start of the period met with encouraging support everywhere, whilst dishonest and fraudulent practices within societies declined markedly. A rather disquieting feature of the period, however, was the increase in the amount of loans on which payments were overdue. During 1955-56, it reached the all-time record of 2·4 per cent, but showed signs of decreasing at the end of the period. The main purposes for which loans were granted were: 56 per cent for trading; 31 per cent for farming; 3·1 per cent for fishing; 2·5 per cent for small-scale industry; and 2·3 per cent for building.

The Thrift and Loan societies ("Co-Thrift") on the other hand, which cater for salary earners, did not enjoy the same degree of success, due largely to the recession in the general economic situation. During 1956-57, for example, despite an increase in the number of societies their total funds dropped by £9,825 as compared with the previous year. Forty-seven per cent of the loans made by

these societies were for building purposes, 9 per cent for the acquisition of land, and 16 per cent for the education of dependents.

Considerable headway was made in the field of producers' marketing societies; whereas in 1954 there were only 12 societies with a membership of 828, by the end of 1957 there were 37 societies, with 2,411 members, and a turnover of £101,368. Their main fields of operation were in palm produce and cocoa. The organisation of the co-operative marketing of bananas in the Cameroons, separated from E. Nigeria in late 1953—got well under way.

Another interesting development was the formation in 1955 of the Eastern Nigerian Co-operative Exporters Ltd. By 1957 it had 11 societies in membership, share capital of £2,192, working capital of £50,000 and was handling about 45 per cent of the Region's entire cocoa crop.

Consumers' co-operation made no headway during the period and even the small rural movement in the U.D.I. division ran into heavy weather. Disappointing too, were the results shown by the Co-operative Craft Societies, and the liquidation of the Ikot Ekpene Co-operative Raffia Marketing Society was a major setback. In contrast the Regional Co-operative Bank of Eastern Nigeria was successfully launched in 1954, and by 1957 it had 83 societies in membership, share capital of £2,638 and working capital of £78,141. Its surpluses for the years 1955-56 and 1957 were £2,683 and £1,114 respectively.

The bulk of the Bank's capital comes from shares and deposits from primary societies and the bank in turn finances the marketing, of cocoa and palm produce, and makes short term loans to societies. During 1957 it advanced over £38,000. That year, too, the bank opened new headquarter offices, which also house the Co-operative Union of Eastern Nigeria and the Eastern Nigerian Co-operative Exporters Ltd., and a branch office at Enugu.

The Co-operative Union of Eastern Nigeria and the Cameroons—changed to the Co-operative Union of Eastern Nigeria on the separation of the Cameroons from Nigeria—was established in 1952. By the end of 1956 it had 849 societies affiliated to it. Apart from helping with the auditing of its members' accounts, the Union sponsored the foundation of the Bank and the Eastern Nigerian Marketing Association. It also established in 1953 a Supply Branch to provide stationery, etc., for its members. Though members have been very loyal in their support of the Branch, lack of adequate business knowledge and proper store-keeping have hampered development and in 1956 a definite, but not disastrous loss was shown.

The purely educational work of the Union has been slow to make headway, but the appointment in 1956 of an education secretary, was a pointer to the shape of things to come. Every year since 1954 the Union has organised a Congress which has been well supported by member societies.

Financial help from the Government has been made available to the Union every year and in 1956 the amount involved was £3,000.

The Co-operative Union of Eastern Nigeria also benefited under the I.C.A. Technical Assistance Scheme. In 1956 it received a small printing press—its first ever—which has not only enabled it to cut printing costs, but substantially increased the scope of its educational activities among both employees and members.

Western Nigeria, 1952-1957

Following Regionalisation in 1951, Co-operation in Western Nigeria became part of the portfolio of the Ministry of Local Development. Since then there has been a steady increase in the number of societies and membership.

The majority of the Societies are of the cocoa marketing type, but some also market palm kernels, coffee, rubber and copra. Since 1952 their number has more than doubled, and similar increases have taken place in other sections of the Movement.

The following comparative table for 1951-52 and 1956-57 illustrates this development.

Type	1951-52	1956-57
Marketing Societies.....	289	587
Credit Societies	5	80
Consumer Societies.....	3	10
Societies of other types	148	150
Total Number of Societies.....	445	827

Membership of all types of societies has increased from 30,109 in 1952 to 50,637 in 1957, whilst paid-up share capital at £116,567 in 1957 was almost four times as big as in 1951-52. Deposits, including those in the Bank at £446,747, were almost ten times greater than in 1951-52.

At the end of 1956-57 the value of goods marketed through Co-operative Societies was £5,559,234, as against £1,557,228 in 1952. Loans advanced by credit and marketing societies had increased from £166,807 to almost £550,000 and a very striking increase in the value of goods sold through Consumers' Societies had taken place; for the year 1956-57 the figure was £786,468 as compared with a little over £4,000 in 1952. Price increases have played a considerable part in these increases, but the figures do reflect the gathering momentum of the Movement.

The Co-operative Bank was founded in 1953, and was housed in new premises in 1957 that also provide accommodation for the Co-operative Union of Western Nigeria and other Co-operative organisations.

The Co-operative Union of Western Nigeria, established in 1952 and still enjoying the financial support of the Government, has now assumed responsibility for a considerable amount of the auditing of local societies accounts, and has increased its purely educational work. This includes the publication of a journal "Western Nigeria Co-operative News." In 1953 the Union formed the Co-operative Supply Association to provide stationery and similar items, to its member societies.

NORWAY

Organisations affiliated to the I.C.A.:

Norges Kooperative Landsforening—N.K.L.
A/L Norske Boligbyggelags Landsforbund.

Area: 323,917 sq. km.

Population: (1957) 3·5 million
per sq. km.: 11

The first consumers' co-operative societies in Norway were founded in the 1850's. These societies, however, were not organised on the Rochdale principles and had to be closed down after a few years, mainly because of difficulties caused by a discriminatory Trade Law. A second and more successful attempt was made in the '60's. New societies were founded on the genuine Rochdale principles. In 1877 no less than 250 co-operative retail societies with about 32,000 members existed.

A few societies survived, however, to form the nucleus of a revived and successful movement under more propitious circumstances at the end of the century. New societies were organised, and in 1906, the Norwegian Co-operative Union and Wholesale Society, N.K.L., was formed. The birth of this national co-operative organisation marks the real beginning of the present Consumers' Co-operative Movement.

Housing Co-operatives in Norway date back to 1929 when the Oslo Building and Saving Society (O.B.O.S.) was established. The National Co-operative Organisation, the Norwegian Building Association (*Norske Boligbyggelaga Landsforbund*—N.B.B.L.) was established in 1946. Its aim is to assist in the organisation of local housing or tenant societies, to give instructions and help.

Agricultural co-operatives in Norway are among the strongest and best organised in the world. As early as the middle of the 19th century the first co-operative dairies were established, and the first national organisation, a dairy association, was set up in 1881. Today, a great number of local and national co-operatives handle the marketing and purchasing of agricultural produce and farm requisites and provide agricultural credit. A union of the different national organisations, the Federation of Agricultural Co-operative Associations (*Landbrukets Sentralforbund*) was established in 1947.

Fishermen's marketing co-operatives have, since the war, also developed into very powerful organisations.

ECONOMIC CONDITIONS

The level of investment in the Norwegian economy remained remarkably high throughout the period 1949-57. In 1938, 79 per cent of Norway's gross domestic product was taken up by consumption expenditure and 18 per cent by gross fixed capital formation, while there was a favourable balance of trade. In 1950 the pattern had changed, consumption absorbed 77 per cent of the gross

domestic product and fixed capital formation 27 per cent, while the balance of trade was in deficit.

The greater emphasis upon investment marks a shift in the Norwegian economy towards manufacturing which, in 1957, accounted for 28 per cent of gross domestic product, and towards shipping which produced better results in a rising freight market. Norway's vigorous post-war expansion has turned upon hydro-electric as a source of cheap power. These schemes are initially costly but highly economic in the long run. Industries depending on cheap power—electro-chemical and electro-metallurgical—also require large capital investment. The extent of the investment effort in the Norwegian economy is largely accounted for by the need to utilise hydro-electric power in a country without mineral fuels, and to utilise this power to the best advantage.

Traditional Norwegian products: fish, timber, and ores, are also being processed and refined to a greater degree before export than was the practice before the second world war. In the case of timber, not only is high grade paper now produced in Norway but also chemicals and artificial fibres.

Because of the heavy investment programme, the balance of payments and deficits, the maintenance of full employment, the Norwegian economy has been subjected to inflationary pressure. The Norwegian Government attempted to solve these problems by means of price, import, and export controls, as well as heavy taxations and consumer subsidies. There was a gradual loosening of restrictions towards the end of the period.

Within the period 1949-57, Norway, together with Denmark, Finland, and Sweden, explored the possibilities of closer Nordic economic co-operation. The idea crystallised in 1954 into the proposal to establish a common market for the four countries. The common market had not been established by 1957 although discussion was at an advanced stage.

THE CO-OPERATIVE MOVEMENT

Local Societies

The following table shows the general development of consumer societies, affiliated to N.K.L. during the period under review. It must be mentioned, however, that there are also some 300 consumer societies with about 50,000 members that are not in membership with N.K.L.

TABLE I

Year	Membership (Thousands)	Number of Societies	Number of Shops	Turnover (Mill. kronor)	Consumer Goods Price Index
1949	269·8	1,124	1,563	528·3	100
1950	272·6	1,132	1,607	616·2	105
1951	278·8	1,140	1,671	704·2	122
1952	284·3	1,139	1,747	803·6	133
1953	288·7	1,148	1,801	854·0	136
1954	294·3	1,150	1,871	930·9	142
1955	300·4	1,148	2,037	1,001·4	143
1956	301·3	1,155	2,066	1,097·9	148
1957	303·2	1,139	2,082	1,158·1	152

Membership increased by more than 12 per cent during 1949-57, a yearly average of 4.175. Most members represent households, of which there were 1,100,000 in Norway in 1956. Thus, it can be assumed that the Movement embraced, at the end of the period, nearly 30 per cent of the country's inhabitants.

As will be seen from Table I, the average society is very small and operates only one or two shops. This is mainly due to the geographical structure of the country. Apart from difficulties presented by geographical conditions, there has been, however, another fundamental obstacle to the formation of larger units within the Movement. The Norwegian law stipulated that a co-operative society could not set up branches outside its local municipality and, if it should open more than one shop within its own area, it was not allowed to sell to non-members. This law was passed to protect small retailers, and, consequently, chain stores could not be established in Norway. The Co-operative Movement made many efforts to get amendments to this law, but not until 1951 was it successful. From 1952, however, there has been no legal obstacle to the formation of larger units in retail trade and within the Co-operative Movement: sale to non-members is allowed and societies may open branches outside their own local municipality. N.K.L. has, in consequence, during the period under review, advocated amalgamations of small societies, where local conditions render larger units favourable to the consumers.

The self-service system was introduced into Norway in 1947 by the Oslo Retail Society. At the end of 1957, co-operative societies operated 455 self-service shops, that is about one-third of the self-service shops in the country.

The turnover of the societies increased, from 1949 to 1957, by nearly 120 per cent. Increase in the volume of trade can be estimated at approximately 68 per cent during the period.

According to a census of distribution carried out in 1953, co-operative societies, affiliated to N.K.L. were responsible for approximately 10 per cent of the total retail trade in Norway. The total co-operative share—including consumers' societies not affiliated to N.K.L.—was 13 per cent. The N.K.L.-societies' share of the trade in food, tobacco, and alcohol was 18 per cent, and the total co-operative share of this trade was 24 per cent.

Development of N.K.L.

The economic development of the wholesale society N.K.L. during the period under review is revealed by the following table.

TABLE II

Year	Turnover (Mill. kronor)	Production (Mill. kronor)	Wholesale Price Index	Shares and Funds (Mill. kronor)
1949	112.2	49.7	67	10.2
1950	141.0	63.1	76	11.5
1951	166.9	77.3	94	13.2
1952	198.7	83.0	100	13.9
1953	235.8	82.3	99	16.2
1954	266.1	90.3	101	19.0
1955	281.3	90.3	103	20.9
1956	311.0	103.5	108	21.9
1957	315.6	101.6	112	22.6

As will be seen from the table, the real increase during the period in the volume of trade of N.K.L. was about 17 per cent. During the first years of the period the imports and the development of the wholesale activities of N.K.L. in general were hampered by the restrictions on imports and trade, which were introduced because of the general shortage of goods and were only gradually relaxed. The practice of direct controls over investments hampered the expansion of co-operative production.

The wholesale trade of N.K.L. is based on the central wholesale depot in Oslo and nine subsidiary branches. Substantial investments were made to improve these warehouses, and the new warehouse in Oslo is one of the most up-to-date in Norway.

N.K.L. operated, in 1957, three coffee-roasteries and 13 factories. During the period 1949 to 1957 most of the factories were modernised and extended. A new footwear factory was built in Drammen, and a new electrical bulb factory (Luma) was built in Oslo.

Educational Activities

Educational activity, propaganda, and information during the period 1949-1957 was carried out by the same means as previously: The Co-operative College, established in 1947, the press—the monthly journal *Kooperatoren* and the periodical *Forbrukeren* (the Consumer)—the Housewives Department, the Publishing Department, and the Information Department. These departments were working with the various aspects of co-operative education by lectures, conferences, courses, study circles, film, and pamphlets.

One of the main objects of co-operative education and propaganda, during the period, was to increase the Movement's financial resources by stimulating members to increase their share holdings in societies. An intense and successful "share-campaign" was carried out at the end of the period.

Banking and Insurance

N.K.L. runs two insurance societies and a bank. The members' deposits in the Co-operative Bank (*Samvirkebanken*) increased by exactly 100 per cent during the period, from 13·3 mill. kr., 1949, to 26·6 mill. kr., 1957.

The activities of the Co-operative Insurance Societies (*Samvirke*) developed favourably during the period. Thus the premium income in the fire insurance society increased from 2·3 mill. kr. in 1949, to 6·3 mill. kr. in 1957, and in the life insurance society from 7·9 to 13·6 mill. kr.

PAKISTAN

Organisations affiliated to the I.C.A.:

The All-Pakistan Co-operative Association;
The West Pakistan Co-operative Union;
The Punjab Provincial Co-operative Bank.

Area: 945,000 sq. km.

Population (1955): 82,439,000
per sq. km.: 87

In Pakistan the Co-operative Movement and its affiliation to the I.C.A. are considerably older than the existing state. The division of the Indian peninsula between two sovereign States involved a surgical operation for the two affiliated organisations, the West Pakistan Co-operative Union and the Bengal Co-operative Organisation Society, on which reports appeared in Vol. II of this series. In the partition between India and Pakistan, the former provinces of the Punjab and Bengal were themselves divided in opposite ways. In Western Pakistan the apex organisation of the Co-operative credit system, the Punjab Co-operative Bank in Lahore, was cut off from a large number of its affiliated credit societies. In Eastern Pakistan the credit societies lost the apex organisation in Calcutta on which they had depended.

At the present time the I.C.A.'s affiliates are the All-Pakistan Co-operative Association, the West Pakistan Co-operative Union, and the Punjab Co-operative Bank. All have their headquarters at Lahore. The first, the All-India Co-operative Institutes Association, formed in 1949, serves as a formal link between the co-operative organisations of the whole country. The two latter are regional organisations, but they serve a region in which co-operative development, thanks to a succession of eminent British registrars of co-operative societies in the 1920s, was at one time as intensive and effective as in any part of the Peninsula, and is still more advanced than anywhere else in Pakistan.

The situation of Pakistan and its co-operative organisations immediately after partition was one of extreme difficulty. There was an enormous two-way migration. Hindus, Sikhs, and others unwilling to live in an Islamic State, departed into India; Moslems, to whom it was repugnant to live as a minority in India, transferred themselves and what chattels they could transport into Pakistan, creating a vast and complex problem of refugee relief and re-settlement. But the Hindus, when they left, took with them the greater part of the country's trained business ability and experience. The Moslem population was almost entirely agricultural, and until a sufficient number, especially of younger people, could be trained for commerce, industry, and finance, there was too little managing skill available to keep essential enterprises running. What business talent the nation possessed was, much of it, in co-operative organisation, especially the banks, and in the national emergency their officers and staff took on tasks different from their normal ones and

discharged them with success. Co-operative development inevitably suffered for a time, until they could be relieved of their emergency functions.

The magnitude of their achievement may be judged from the fact that in the autumn of 1947 the trade in agricultural products was paralysed. The moneylenders and the bank-staff being no longer available, there was no credit nor anyone to administer it. Paddy was harvested, but no one could move it to market or buy it. Similarly with cotton, the ginneries stood idle. The co-operative banks speedily trained the necessary staff, and in 1948, by advancing loans and dealing on a large scale in agricultural products, as well as arranging for a certain amount to be processed, they revived the market and set trade moving again. During the war period high prices had permitted many of the farmers to liquidate their long-standing debts, but the resulting advantages were lost in the crisis. Credit was still needed by the cultivators and the co-operative credit system was for several years unable to supply much more than a tenth of the volume required. It was not easy, either, to wean the co-operative banks away from their profitable commercial business back to their proper function of nourishing agriculture and the marketing or processing of grains, fibres, and animal products.

The Government, fully aware of the role which Co-operation had to play in the national economy, appointed a Co-operation and Markets Adviser with whose help it might hope one day to formulate a policy and a programme. In a situation so confused it was extraordinarily difficult to distinguish cause from effect, or to assess greater and lesser priorities. An Agricultural Enquiry Committee, set up in 1951, recommended a complete reconstitution of the agricultural Co-operative Movement into a network of multi-purpose societies in which Government officials would play a dominant role in management. The Co-operative Advisory Council, representing the Government and the chief branches of the Movement, was created in 1954 to assist the Adviser, and this body accepted the principal proposals of the Enquiry Committee. With the seat of Government at Karachi and the centre of gravity of the Movement in Lahore, the co-ordination necessary for resolute and effective action was not readily forthcoming, all the more because the governmental structure itself was rather unstable and was remodelled more than once.

THE CO-OPERATIVE MOVEMENT

The general position of the Movement in 1950 is indicated in the following table:—

Type of Societies	Number	Individual Members	Own Capital Rs. 1,000	Working Capital Rs. 1,000
Agricultural Credit	35,313	897,880	33,420	64,064
Agricultural Marketing, etc. ...	7,273	501,261	14,454	38,857
Non-Agricultural Credit	1,084	126,691	10,015	21,449
Other Primary	5,115	1,756,094	16,949	35,230
Federal and Central	240	44,818	40,440	265,222
TOTAL	49,025	3,326,744	115,278	424,822

The outstanding statistical importance of the agricultural credit societies is clearly visible in the table. What is not seen, however, is the extraordinary variety of societies for other purposes than credit. These include multi-purpose societies, sale and purchase societies, commission shops, consolidation of holdings societies, co-operative farming societies, industrial societies, housing societies, health societies, consumers' societies, etc. The federal and central organisations comprise provincial co-operative banks and unions of marketing, processing, artisanal, and other societies.

West Pakistan

At the same time, it must be borne in mind that this many-sided development is largely concentrated in a limited area, the Punjab. Elsewhere, co-operative societies are rather thinly scattered and weak. Even in East Pakistan, where the movement is of fairly long standing, the credit societies are still labouring under the effects of partition and lack of cohesion given by a powerful central bank. The East Bengal Provincial Co-operative Bank, established at Dacca in April, 1948, has not been well managed and its progress has been unsteady and difficult. By way of contrast, the Movement in the Punjab has been consolidated for over a generation, with accumulated savings, trained officers and workers and the nucleus of an educational system. The West Pakistan Co-operative Union, founded in 1918, was encouraged by the registrars of the 1920s to shoulder as much responsibility as it was capable of bearing. Besides affiliating to the I.C.A. it took over from the Registrar's Department the function of audit and is still today the only regional union in the Indian peninsula to advance so far. At the same time the Union began to train supervisory and administrative staff in close liaison with the Registrar's Department at a residential centre in the Model Town, a co-operative housing settlement adjacent to Lahore. Since 1953, its area of operation has been extended to cover all Western Pakistan.

Because of its reserves of experience and well-established institutions, Co-operation in the Punjab was able to recover relatively quickly from the shock of partition and even to make progress as conditions became stabilised. The artisans' credit and purchasing societies were grouped from 1950 onward around a new institution, the Industrial Co-operative Bank, and a contribution was made here and there to the development of the light industries necessary for a better balanced economy—for instance, the manufacture of bicycles at Shahdara, near Lahore. The Bank has been able to supplement the resources available to the provincial and district central banks for financing the business of the artisans' and cottage industry societies.

Another institution which has developed since partition is the Co-operative Insurance Society of Pakistan Ltd., established in 1949. The society had many initial difficulties to surmount because it could not command the loyal support of the other co-operative organisations until it began to offer them commissions on the business they

place with it. From the beginning, the society has had to compete against the commission-paying companies. By way of reprisal for their invasion of the co-operative market, the Co-operative Insurance Society entered the general insurance field, where it has been able to maintain its position with success. Besides making connections with co-operative and other assurance institutions abroad, the society has opened branch offices in both East and West Pakistan.

Consumers' co-operation, while it is not so urgently needed as agricultural co-operation, has, nevertheless, a definite role to play in the cities and among the factory population. Early in 1948 a consumers' co-operative, the Lahore Central Co-operative Stores Ltd., was registered and in due course began trading. This society was intended to serve two purposes: first, to supply its members with consumers' goods, more textiles than foodstuffs, through a retail shop in Lahore; second, to assist smaller consumers' societies by supplying them wholesale, thus enabling them to take advantage of its larger buying power. To a certain extent the consumers' societies have been able to make headway against rising prices, but their expansion depends on the provision which can be made for trained management and salesmanship.

Elsewhere in West Pakistan the progress of the Co-operative Movement has mostly demanded much uphill work without yielding spectacular results. In Sind and the North-West Frontier Province, co-operative development is backward in comparison with the Punjab, and in Baluchistan there are as yet only a handful of societies. Most notable, perhaps, are the achievements in Karachi where Co-operation has been applied to the housing of a rapidly increasing population. The primary co-operative housing societies have been federated in a union, which produces comprehensive plans of urbanisation, including shopping and community centres as well as residential neighbourhoods. Here co-operative housing is playing the part of pioneer, preparing the way, for example, for consumers' societies which will one day establish stores in the new shopping centres.

East Pakistan

Co-operative organisation in East Pakistan has been contending throughout the period of this survey with the consequences of the disastrous policy pursued by the Co-operative Department of the Province of Bengal long before it was divided between India and Pakistan. Measuring progress in purely statistical terms by the number of registered societies, it had brought about an enormous multiplication of societies which had scarcely more than a paper existence, so that on the morrow of partition there were no less than 31,905 societies on the registers in East Pakistan. These societies had no real co-operative character, the element of thrift was entirely absent; they were simply a formal means by which the needy peasant could draw loans from funds provided for the co-operative central banks by the Government; repayment was problematic, insolvency

certain. Even after partition the mistake was repeated, in that the paper credit societies were replaced by thousands of multi-purpose societies which again were often little more than paper creations. These were purely bureaucratic operation in which the membership took no real part. No attempt had been made to educate the members in their rights and responsibilities or the true nature of the Co-operative system.

In 1955 the situation was the subject of a thorough investigation by two officers, with lengthy financial experience, from the I.L.O. Asian Co-operative Field Mission. Their enquiries revealed that the rot existed, not only amongst the primary societies, but in the federal and central organisations also. The Apex Bank established in Dacca after partition, was seriously mismanaged and after a few years the Government had no choice but to intervene, suspending the elected board of directors from their functions and administering the bank through public officials. The inevitable consequence of all these proceedings is, as the I.L.O. officers pointed out, to give the general public a deep-rooted distrust of Co-operation which can only be dispelled by years of conscientious management and basic co-operative education.

Education

Pakistan has received considerable technical assistance in the promotion of co-operation from the United Nations and the Special Agencies. From 1953 to 1956, the International Labour Office maintained, at Lahore, an Asian Field Mission in Co-operation, which, although its area of operations extended widely over South-East Asia, devoted a great deal of attention to Pakistan. Gradually it became generally recognised that the promotion of co-operation, mainly by administrative methods, could yield no satisfactory results. Co-operative education of the appropriate kinds and on an adequate scale could alone guarantee a successful Co-operative Movement. It was accordingly decided to establish two co-operative colleges, one in West, the other in East Pakistan, and to apply for expert help from the U.N. Expanded Programme of Technical Assistance for this purpose.

ROUMANIA

Organisation affiliated to the I.C.A.:

Uniunea Centrale a Cooperativelor de Consum "Centrocoop" (Central Union of Consumers' Co-operative Societies).

Area: 238,000 sq. km.
Population: (1955) 17,480,000 per sq. km.: 74

At the end of 1957 the Consumers' Co-operative Movement comprised the following organisations: 3,160 consumers' societies, 185 district unions, and 16 regional unions. Between 1950 and 1957 the number of societies decreased from 4,551 to 3,160, due to decisions by the general assembly to amalgamate certain societies with a view to improving stocks, consolidating economic and financial resources, and increasing the surplus.

The Consumers' Co-operative Movement in Roumania has developed into a large, popular organisation of which the membership is continually increasing. Between 1949 and 1957 it rose from 4,363,000 to 5,200,000. The average number of members per society has also increased during the last few years from 1,397 in 1955, to 1,645 in 1957.

CO-OPERATIVE DEVELOPMENT

Consumers' Societies

Co-operative trade constitutes 31 per cent of the total trade turnover in Roumania, and the Consumers' Movement in particular supplies the rural population with manufactured goods, machinery, and agricultural tools, as well as other consumer goods and products essential to farm production. The ever-rising agricultural and industrial production, together with the increasing purchasing power of the workers as a result of an improved standard of living, has resulted in an annual increase in co-operative sales. Side by side with the rapid increase in commodity turnover, important changes have been introduced in the types of goods on sale in consumers' societies, which carry a large assortment of all kinds of goods.

INDEX FIGURE OF TURNOVER OF CO-OPERATIVE SOCIETIES 1949-1957
(1950 = 100)

Year	1951	1952	1953	1955	1955	1956	1957
Total sales	143	132	152	173	201	222	248
Sales in rural Districts	139	139	163	192	227	250	276

The consumers' co-operatives are now so organised that they can meet the ever-increasing requirements of the rural population in building materials, sanitary equipment, domestic hardware, etc. In addition, the consumers' societies play a prominent part in

supplying the nation's food by selling foodstuffs. Food sales show an increase every year, the figure for 1957 being four times higher than that for 1950.

As a result of expansion of co-operative organisations between 1950-1957 the number of sales points has increased considerably and new types of shops have been opened such as formerly never existed in the villages. At 31st December, 1957, for instance, there were 25,663 co-operative shops as against only 8,463 in 1948. Of the former figure, 6,681 were devoted to the sale of foodstuffs.

Among the new types of shops opened were general stores and specialist shops of which there were, at 31st December, 1957, 645 and 2,496 respectively. From 1950 to 1957 new warehouses were established covering a total area of 34,000 square metres.

Purchasing of Agricultural Produce

Another important aspect of consumers' co-operation in Roumania is the purchase of agricultural produce. For this purpose the Movement has at its disposal a corps of experts who buy from the producers more than sixty main products such as cereals, vegetables, roots, and pulse crops, fruit, eggs, poultry, etc., wines and spirits, medicinal and other herbs.

The development of agriculture and the corresponding increase in production have contributed year by year to raising the volume of agricultural produce bought by the Consumers' Movement. The following table shows the rate of buying between 1950 and 1957:

Year	1950	1951	1952	1953	1954	1955	1956	1957
Index of Increase	100	164	148	140	218	241	223	421

Of the total produce available throughout the country during 1957 the consumers' co-operatives acquired 65 per cent by weight of cereals, 50 per cent of sunflower seed, 53 per cent of vegetables and fruit, 46 per cent of grapes, 75 per cent of eggs and, 95 per cent of poultry. They were the sole buyers of medicinal herbs and potatoes.

The volume of agricultural produce delivered for export by the Co-operative Movement increased in 1957, compared with 1951, for grapes by 113 per cent; nuts, 180 per cent; dried fruits, 152 per cent; plum jam, 367 per cent; vegetables, 163 per cent; medicinal herbs, etc., 269 per cent.

Productive Activities

The productive activities of the Consumers' Co-operative Movement are divided into the following sectors: vegetables, building materials, woodworking, metallurgy, chemical products, basketry, etc. The vegetable production sector includes preserving, processing and semi-processing of fruit and vegetables by the co-operative organisations.

The rate of increase in production of marketable commodities in the vegetable sector is as follows:

Year	1950	1951	1952	1953	1954	1955	1956	1957
Commodity Production	100	184	247	223	227	337	366	377

Production also rose considerably in other sectors of the Consumers' Movement. In 1957, for instance, compared with 1953, the production of furniture was 2.4 times as great; that of pressed bricks, 14 times; of tiles, 12 times; of packing cases, 11 times, etc. In the woodworking sector production showed an increase in 1957 of 9.2 times over that of 1950, and in metallurgical production, 16 times.

Financial Results

To fulfil its economic, cultural, and educational functions the Co-operative Movement makes use of its own financial resources as well as loans from outside sources. In the period 1949-1957, thanks to an advantageous financial and fiscal policy and to the continued support given to the Consumers' Co-operative Movement by the State, as well as to the measures taken by the Co-operative directors themselves to ensure continued economic development and the accumulation of reserves by the allocation of surpluses and the increase of paid up shares, the Consumers' Movement has succeeded in maintaining continual improvement in its financial position.

This table shows the improvement in its financial position between 1949 and 1957:

Year	1950	1951	1952	1953	1954	1955	1956	1957
Own Capital	100	151.3	175.5	214.0	266.6	311.2	319.7	310.3
Social Fund	100	108.5	119.6	129.6	123.8	141.3	144.4	158.2

The total assets of the consumers' movement have increased since 1950 by 919 million lei or 310 per cent. This has been achieved mainly by accumulated profits which have increased year by year.

The following table gives the rate of increase in surplus during the past five years (1953=100):

	1954	1955	1956	1957
I Trade				
Co-operative Societies	103.2	150	142.3	161.4
Co-operative Unions	243.5	301	309	333
II Purchasing				
Co-operative Societies	144	131	54	165
Co-operative Unions	109	84	97	285

At 31st December, 1957, for instance, the surplus on basic activities of co-operative societies amounted to 441 million lei which enabled a significant number of societies to expand their activities by utilising their own resources. Of the total number of co-operative societies, 875, or 27.7 per cent, were able to expand their operations in this way without recourse to bank loans.

The rate of increase in surplus in all sectors was:

Year	1950	1956	1957
Total co-operative surplus ...	100	166	185
divided as to			
Trading	100	266	270·7
Purchasing	100	367	609

The increase in surplus has been largely helped by measures taken to reduce the cost of distribution, as shown here:

Year	1955	1956	1957
Trading	10·57	10·12	9·92
Purchasing	20·28	19·33	14·03

As regards funds from outside sources, the consumers' co-operative movement receives long and short-term credits from the Bank of the People's Republic of Roumania on particularly advantageous terms (1 per cent for long-term and 3 per cent for short-term loans).

Educational and Cultural Activities

Apart from its economic function, the Co-operative Movement carries on activities designed to improve the educational and cultural standards of its members.

In the period 1951-1957 about 56,000 lei were allocated for the hire of films, the organisation of tours for various important agricultural productive organisations, for supplying books on the Co-operative Movement to libraries, for the provision of prizes in the form of books for active co-operators, to encourage theatrical presentations and sport, and to procure the necessary equipment. Six regional unions have been presented with mobile cinema units which show documentary films on Co-operation as well as films of an artistic nature.

In 1956, in addition to the fund for cultural activities, a fund for social work was created. Out of this, day nurseries and children's homes have been started and Christmas trees provided for co-operative members' children. Monetary recompense has been made for work of exceptional value to the Movement. Assistance and long-term loans have been granted to wage-earners for the erection of houses, etc. Many unions have also made use of this fund to build and furnish holiday homes for co-operative workers, nursery schools, canteens, etc. In 1958 *Centrocoop* itself provided holidays in its four holiday homes for more than 2,000 wage-earners from all consumers' co-operative organisations.

In recent years *Centrocoop* has published several works of a co-operative nature, intended to serve as text-books on co-operative ideology. Of this series, 18 titles have already appeared in the Hungarian language, the editions running to 120,000 copies. The circulation of the weekly paper, *Gazeta Cooperatiei*, runs to 70,000 copies, and another periodical, *Cooperation in Roumania*, is issued in French and English.

Special consideration is given in the Consumers' Co-operative Movement to the training of new executive staff and to the improvement of the qualifications of existing executives. In the period 1956-1957, 482 members have taken part in the various training schemes.

The regional unions hold short-term training courses in particular branches designed both to instruct students in certain technical problems and for the better understanding of the men who are being trained to be honest and conscientious in their work. These courses are mainly for accountants, managers of societies, organisation and merchandise experts, planners and statisticians. Staff taking part in such training schemes in 1957 numbered about 1,500.

Regional unions organise their own courses in different parts of the country, recruiting the students from their operative personnel (salesmen, shop managers, cooks, etc.) as well as from the management and administrative personnel of the societies, the regional unions and the district unions. More than 1,400 students took part in these courses in 1957.

The necessary qualifications of management personnel in accountancy and knowledge of merchandise is assured through the co-operative technical schools organised by *Centrocoop*. In the school year 1957-58, 185 students finished their co-operative technical training.

In the school year 1952-53, correspondence courses were organised in the co-operative technical schools which enabled the workers to improve their qualifications without having to be absent from their work.

As a result of a resolution at the Second Co-operative Consumers' Congress, in 1956, a special school was started giving technical instruction over a period of two years, designed for students already holding responsible positions in the Co-operative Movement. Students must have at least two years' practical co-operative experience. Between 1950 and 1957 about 600 highly-qualified students from the Co-operative Consumers' Movement finished the course at the Institute of Economic Science. The funds necessary for this educational activity have been obtained from savings on distribution costs and deductions from surpluses.

SINGAPORE

Organisation affiliated to the I.C.A.:
The Singapore Co-operative Union.

Area: 7,000 sq. km.
Population: (1955) 1,213,000
per sq. km.: 1,635

The Co-operative Movement has been established in Singapore for over thirty years. The first co-operatives to be introduced in the Colony were the thrift and loan societies which are still in the majority; they are considered particularly suitable for Malay village populations and fishermen on the islands. The largest and oldest of these societies is the Singapore Government Servants' Co-operative Thrift and Loan Society Ltd., which was registered in 1925. After the war, several housing and other co-operative societies were set up. In 1933, the Singapore Co-operative Union was established with the aim of promoting co-operative development in the Colony. The Union was affiliated to the I.C.A. in 1959.

ECONOMIC CONDITIONS

Since 1819 the Colony's commercial prosperity has been based on the possession of the most important "free port" for the surrounding territories and to countries as far away as Africa; primary produce from neighbouring territories is imported, processed and widely re-exported. The chief exports are rubber, tea, canned pineapple, copra and textiles. Singapore is also the major distribution centre of petroleum products in South East Asia. Vegetables are the most valuable agricultural product of the Island; although rubber, coconuts, and fruit trees occupy larger areas they are of less economic value than the vegetable crops.

The Co-operative Societies Ordinance was passed by the Straits Settlement Government in 1924 and came into force a year later. In 1946 the former colony of the Straits Settlements dissolved and Singapore became a separate Crown Colony. Seven years later, in 1953, the law providing for the constitution and control of co-operative societies was repealed and re-enacted. The new Ordinance authorised the appointment of a Register of Co-operative Societies. The Department of Co-operative Development is a Division of the Ministry of Commerce and Industry.

THE CO-OPERATIVE MOVEMENT

In 1949 the total number of co-operative societies in Singapore was 41, of which 25 were thrift and loan societies. The number of societies increased to 82 in 1956, and during the following year 90 societies were registered.

During the Japanese occupation no houses were built in Singapore, which resulted in an acute housing shortage, particularly in the urban districts. In December, 1948, the Singapore Government Officers' Co-operative Housing Society was formed to meet the need for accommodation on the part of both serving and retired Government servants, whose housing difficulties were aggravated by the landlords' practice of demanding "tea money" before granting tenancies. This Society, which is sponsored by the Government Servants' Thrift and Loan Society, had built 161 houses by 1957, and had 70 under construction. A second housing society, the Singapore Co-operative Housing Society, was formed by the Co-operative Union, but has not yet constructed any houses.

Various fruitless attempts to establish a Co-operative Store in Singapore were made after the war, and it was not until 1958 that the Co-operative Union successfully established the Singapore Public Services Co-operative Store Society. The society, which is a member of the Malaya Co-operative Wholesale Society, plans to establish branches all over Singapore.

The Singapore Co-operative Bank was registered in 1957 and is intended to become a central source of credit for the Co-operative Movement in the colony.

The first society of its kind to be established in Malaya and Singapore is the Singapore Co-operative Agencies and Conveyance Society, registered in 1955 to provide agency and transport facilities to members exclusively. The society is an agent for insurance, office equipment, household goods, co-operative farm eggs and products of overseas co-operative factories.

During the immediate post-war years the living conditions of the island's inhabitants were very bad. Foodstuffs and consumers' goods were in short supply, and black market practices resulted in the prices of many essential items of food soaring beyond the means of small wage earners. Co-operative societies did a great deal to alleviate this situation. In the ensuing years the Co-operative Movement has made considerable progress and now plays an important part in the life of the Colony.

SUDAN

Organisation affiliated to the I.C.A.:

Sudan Co-operative Union.

Area: 2,506,000 sq. km.

Population: 12,000,000 (approx.)

per sq. km.: 5 (approx.)

Co-operation, in an unorganised way, started in the Sudan in the 1930's when farmers in the Northern Province joined together to buy irrigation pumps to enable them to extend cultivation of their land to meet the requirements of an increasing population. The idea quickly spread from village to village, until the British Administration became interested, and in 1947 invited a former Registrar of Co-operative Societies to study and report on co-operative possibilities in the country.

As a result of that report a British Registrar of Co-operative Societies was appointed in 1948. This eventually led to the establishment of a Co-operative Department under the Ministry of Social Affairs. Since then Co-operation has developed in other fields, and to-day there are marketing and credit societies, cotton marketing unions, consumers' societies, and fishermen's societies.

In 1953 the Sudan Co-operative Union, which acts as a wholesale society for the consumers' societies, was founded. In 1956 the Union was admitted to membership of the International Co-operative Alliance.

ECONOMIC AND SOCIAL CONDITIONS

The Sudan, which achieved independence on 1st January, 1957, is an agricultural country, but though a remarkable variety of crops are grown for family use, cotton is its only staple crop for export. The ample cultivable lands are not fully exploited since mechanisation is only just being introduced. Industrialisation has not yet been attempted, apart from the establishment of a few secondary industries, whilst the mineral wealth of the country is small. Living standards in the Sudan are low, and in some parts actual poverty prevails.

During the period under review it has been the aim of both the British Administration, and since independence, of the Sudanese Administration, to initiate schemes which would lead to the progressive economic uplift of the people. Two five-year plans were carried through from 1946 to 1951, and from 1951 to 1956. These laid stress on the improvement of health and educational services. Now a third five-year programme is in progress, which besides providing for the completion of certain hydro-electric schemes begun under the earlier programmes, will expand the railway system

and communications in general. It also aims at introducing mechanisation into agriculture and increasing the use of artificial fertilisers, and so on.

The Sudan's greatest difficulty, however, is lack of finance. Government resources are restricted by the low taxable capacity of the people, and although the first two five-year programmes were financed from the country's own resources, the present Government came to the conclusion that it could no longer rely upon its own resources. It has, therefore, sought assistance from the World Bank of Reconstruction to finance its railway development programme, and has also accepted aid, financial and technical, from the U.S.A. and the United Nations Organisation.

Such is the economic background against which co-operative development has been taking place, and in Co-operation both the Government and all political parties see a potent instrument for the development of the country as a whole.

CO-OPERATIVE DEVELOPMENT

After the appointment of a Registrar of Co-operative Societies, in 1948, organised Co-operation developed rapidly. Whereas in 1948 there were only 15 co-operative societies, and those of the pump irrigation type, at the end of 1957 over 300 societies of various types were successfully functioning. Details are given in the following table:—

Type of Society	Number	Number of Members	Working Capital £E
Marketing and Credit Societies	100	3,921	9,547
Agricultural Pumping Schemes	73	18,509	198,657
General Purpose Societies	17	23,861	9,749
Consumers' Societies...	150	26,247	89,108
Flour Mills	6	924	12,806
Transport Societies	4	1,139	2,667
Fishermen Societies	3	50	—
Craftsmen Societies	1	17	20
Pharmacy	1	1,917	4,166
Housing	1	20	180
Cotton Unions	5	60	3,710
Co-operative Wholesale Union	—	79 Societies	

Since the Sudan is primarily an agricultural country, it is only natural that the Government should, from the outset, have given particular attention to this sector of the economy. Co-operative development in this field took two forms; expansion of the pump irrigation schemes, and development of marketing and credit societies.

Agricultural Societies

Pump Irrigation Societies are located mainly along the Nile, and particularly in the Northern and Khartoum Provinces. Their

main purpose is to safeguard the ownership of land by farmers and to enable them to utilise it to the full. Government loans, granted to societies, enable them to buy equipment—pumps, tractors, and ploughs. Societies are responsible for the irrigation and administration of the scheme on behalf of members, and for that service receive half the crop. When a society's overheads have been met from the sale of the crop, any surplus is divided amongst members. This type of society has undoubtedly proved of great value in raising living standards and increasing production.

Marketing and Credit Societies combine the two functions of marketing members' crops and providing credit. Some also supply members with agricultural implements, fertilisers, and seeds. From the start the Government concentrated on developing these societies in the Blue Nile and Kassala Provinces, and in Shendi, in the Northern Province, in order to combat the influence of money-lenders or avaricious merchants, who, under the system known as "Sheil," granted farmers loans against the security of their future crops. Usurious rates of interest were demanded, and not infrequently this led to farmers losing the whole of their crops, and even their land, too. To a large degree, as a result of the activities of the marketing and credit societies, "Shiel" has been eradicated and productivity substantially increased. This, in turn, has helped to expand rural trade generally.

Fishermen's Societies began developing after the success of the agricultural societies had become apparent. By 1957, eight such societies in the White Nile area had been registered, and in that year they exported 250 tons of sun-dried fish, 50 per cent of the total exports in this commodity. The fishermen, whose exploitation by merchants had been even more serious than that of the farmers, were thus enabled to get the direct price of the exporter for their products. The Department of Game and Fisheries gives valuable aid to the societies by way of technical assistance.

General Purpose Societies have been developed in the smaller villages where special societies for different purposes would be uneconomic. They supply seed, fertilisers, tools, agricultural machinery, and even consumer goods. Most of them are to be found in the Gezira area, although there are a few examples to the north of Khartoum. At the end of 1957, 17 such societies, with a total membership of 1,098 and a share capital of £E 11,981, were operating. Their annual turnover during 1956 was £E 65,125.

Other societies in the agricultural sector include five cotton marketing unions. Started with a Government loan of £E 100,000, the societies have been quite successful, and in 1957 produced and marketed 37,000 kantars of cotton. Near Khartoum, too, is a large society for the production of pasteurised milk which is supplied to hospitals, schools, and other institutions. A pilot project for the pressing of oil from sesame and groundnuts is also under way in Kordofan Province and should it prove successful similar schemes will be launched in other areas.

Consumers' Co-operation

The Sudan being a country of small farmers, wage earners and salaried employees, it is not surprising that consumers' societies, particularly in towns, where exploitation of consumers by merchants was rife, have proved extremely popular. The following table indicates their rate of progress since 1950:—

Year	Number of Societies	Working Capital £E
1949	—	—
1950	37	17,247
1952	89	52,247
1954	112	66,831
1956	150	89,108

In 1953, 63 of these societies established the *Sudan Co-operative Union* in Khartoum. Although called a union, the organisation is, in fact, a wholesale society.

In the initial stages the Union met with immense difficulties. There was bitter competition from established commercial firms; lack of transport and honest management, as well as only moderate support from members, also hampered progress. These troubles have now been largely overcome and the losses sustained by the Union during its earliest years of operation were wiped out by the end of 1955, when a surplus of £E 3,000 was recorded. In addition to wholesaling, the Union operates butchers' shops in some of the main towns, and these have led to a decrease in the price of meat for those towns. More recently the Union has been considering the possibility of entering the productive field for such commodities as cheese, soap, and bread. Unfortunately only about 50 per cent of the registered consumers' societies are as yet members of the Union, many not having joined because of the weakness of their capital position and the inability of the Union to supply them with all their needs. Transport difficulties and the long distances involved in supply have not helped the situation. Another source of weakness is the fact that no societies other than consumers' have as yet joined the Union, though the rules permit them to do so.

It is hoped eventually that the Union will become a union in the real sense of the term, and will undertake co-operative education and propaganda and publicity work. Already in some cases it has taken upon itself to carry out the whole work involved in organising a new society. It also seeks to create good relations between all types of co-operatives in the country.

The Union was admitted to membership of the International Co-operative Alliance in February, 1956.

The Role of Government

In a newly developing country it is desirable, in the early stages at any rate, that Government should assume the role of guiding and encouraging the Co-operative Movement, of helping it to organise itself and providing it with financial and technical assistance.

This is what has happened in the Sudan. Whilst every society is recognised as an individual unit to be run in a democratic manner, the Department of Co-operation plays a big part in organising and advising the Movement. It carries out regular inspections of societies to ensure that the rules and regulations are being followed; it organises lectures for members; co-operative officers attend general meetings and help conduct them; they settle disputes between members, or between members and their executive committee. The Department also trains the staff of societies and generally supervises their work.

The Ministry of Finance also plays an important role. It makes money available to co-operative societies either as short term loans for financing agricultural schemes or long term loans for new buildings, the purchase of machinery, and even for the establishment of new societies.

The Movement, however, still faces many problems. The vastness of the Sudan itself and the lack of communications make close supervision of societies difficult. There is a big lack of adequately trained men for managerial, book-keeping, and technical posts, whilst illiteracy amongst members is another cause for concern. Nevertheless, with the assured backing of the State and with every political party having recognised the needs for developing Co-operation, there is no reason why the Movement should not eventually overcome all these difficulties.

SWEDEN

Organisations affiliated to the I.C.A. (1957):

Kooperativa Förbundet—K.F. (The Co-operative Union and Wholesale Society); Hyresgästernas Sparkasse-och Byggnadsföreningars Riks-förbund—H.S.B. (The National Association of Tenants' Savings and Building Societies); Kooperativa Kvinnogillesförbundet—(The Co-operative Women's Guild).

Area: 450,000 sq. km.
Population: (1955) 7,262,000
per sq. km.: 16

Consumers' co-operation in Sweden dates back to the later years of the 19th century, and its central organisation, *Kooperativa förbundet*, was established in 1899 on the initiative of 41 local societies. The original aim of K.F. was to promote co-operative ideals and to disseminate information about the movement. A few years later, however, it moved beyond the purely educational and propaganda field, and developed into a wholesale agency to help local retail societies. In 1920 it branched out into production on its own account. To-day K.F. combines all the functions of a co-operative union and a wholesale society. Its connections with the I.C.A. date back to 1902, when it was first admitted to membership.

Agricultural co-operation also dates back to the later years of the 19th century, when a number of dairy societies and societies for the joint purchasing of farm requisites was set up. In the early years of this century a number of other agricultural societies for the export of butter, eggs, and so on, were also formed and the slump which occurred during the late 20's gave a further impetus to the development of these organisations. Subsequently, as a result of legislation introduced with a view to assisting agriculture as a whole, the merger of existing local associations became necessary, and a number of nationwide organisations took their place. To-day these agricultural producer associations are affiliated to the Federation of Swedish Farmers' Associations. As yet, the Swedish Agricultural Co-operative Movement, which plays a prominent role within the domestic economy of Sweden, is not affiliated to the I.C.A.

ECONOMIC AND SOCIAL CONDITIONS

The main characteristics of the economic and social development of Sweden, during the years 1949-1957, have been full employment, increased productivity, resulting in a general increase of total production, and a consequent and continuous rise in the standard of living. At the same time the Swedish economy has been subject to inflationary pressures which brought in their wake a continuous rise in price levels.

The rise in the price of consumer goods, which for the years 1949-1957 averaged 6·4 per cent a year, however, was, from the wage-earners point of view, more than counterbalanced by increases in wages and salaries.

The principal objective of government economic policy during the period was to restrain inflationary pressures and prevent a major rise in the cost of living. The practice of direct controls over investment and prices, which had been the main economic weapon during the early post-war period, was from 1955 onwards replaced by more general methods such as monetary and fiscal policies aimed at restricting over-all demands. Direct government control of prices introduced during the war, was gradually relaxed as the shortage of goods in post-war years began to disappear. War-time price-control legislation and machinery, however, was retained until the end of 1956, because it was still considered necessary to protect consumers against restrictive practices in industry and trade. But, when official price-control was finally abolished, firmer action was taken against the activities of cartels and monopolies.

Agricultural policy designed to maintain self-sufficiency in respect of agricultural produce and to maintain a reasonable standard of living for farmers and agricultural workers, in general held firm, until the end of 1956, to the principles of fixing prices, etc., that had been introduced during the war.

Swedish economy is based largely on its extensive foreign trade. The values of export and import trade respectively have regularly been in the neighbourhood of 20 to 25 per cent of the national income during the post-war period. From 1949 to 1956 the volume of imports increased by 84 per cent, and that of exports by 60 per cent.

THE CO-OPERATIVE MOVEMENT

Consumers' Societies

The following table shows the general development of consumers' societies affiliated to K.F. during the period under review:—

Table 1
CONSUMERS' SOCIETIES, 1949-1957

Year	Membership (Thous.)	Number of Societies	Number of Shops	Turnover (mill. Crowns)	Consumer Goods Price Index 1953=100	Number of Employees
1949	933·2	676	7,783	1,536	78	35,000
1950	962·3	681	8,017	1,675	79	36,300
1951	993·0	683	8,138	1,958	92	37,000
1952	1,024·4	681	8,200	2,233	99	37,200
1953	1,047·8	684	8,183	2,362	100	37,700
1954	1,069·3	688	8,077	2,433	101	37,700
1955	1,085·6	681	7,882	2,597	104	37,800
1956	1,101·5	679	7,633	2,778	109	37,400
1957	1,116·0	673	7,437	2,845	114	40,421*

*The increase of 1957 is mainly due to an alteration of the methods of counting part-time employees.

Membership and Structure of Societies

It will be seen from a glance at the table that membership of societies increased from the end of 1949 to the end of 1957 by 19 per cent; that is, by a yearly average of 22,900 members. Since most members represent households of which there are about 2.5 million in Sweden, it can be assumed that the Movement in 1957 embraced over one-third of the country's inhabitants. As will be seen from Table 2, various social groups are represented in the consumer movement.

Table 2
PERCENTAGE OF POPULATION AND CONSUMER SOCIETIES' MEMBERSHIP IN TERMS OF OCCUPATIONAL DISTRIBUTION

Occupation	Total Population	Societies' Membership	
	1950* %	1950 %	1957 %
<i>Agriculture, forestry, fishing</i>			
Employers	11.2	11.0	9.7
Employees	9.1	7.2	6.8
<i>Manufacturing, construction, mining</i>			
Employers	3.6	2.2	1.7
Salaried Employees	6.2	3.1	3.2
Wage earners	31.0	35.8	37.5
<i>Transport, communications, and commerce</i>			
Employers	3.8	1.2	1.4
Salaried employees	11.6	3.2	3.4
Wage earners	8.7	8.8	9.6
<i>General administration and professions</i>			
Employers	0.7	1.9	2.0
Employees	10.4	5.2	5.9
<i>Unspecified</i>	3.7	20.4	18.8
	100.0	100.0	100.0

* Latest figure available.

Despite the establishment of new societies, the actual number of societies steadily decreased during the 20's and 30's as a result of amalgamations. At the beginning of the 40's, however, this general process had temporarily come to an end. After 1957, however, several amalgamations took place in a general process of rationalisation of the Movement's structure. At the end of 1957 there were 303 societies, that is 45 per cent of the total number of societies, with less than 500 members. These societies, however, only cover 7 per cent of the total membership while the ten societies with more than 10,000 members embrace more than one-third of the total membership.

Sales and Shops

From 1949 to 1957 the total turnover of societies increased by as much as 85 per cent. Prices, as measured by the index of prices of consumer goods, rose during the period by 45 per cent. Thus the real increase in the volume of co-operative trade amounted to approximately 28 per cent. Approximately four-fifths of the total turnover of local societies is in foodstuffs, and one-fifth in dry goods.

It is difficult to estimate the extent to which the Movement's share of national retail trade has increased during the period under review. A comparison between total personal consumption and the sales of societies indicates, however, that the rate of advance has slowed down. This, during these last four years, is apparently due to the fact that co-operative activity has been concentrated mainly on the food trades, whilst the expansion of consumption has taken place in other sectors of retailing.

As will be seen from Table 1, the number of shops, in spite of the substantial increase in total turnover, has in fact decreased since 1954. This is due to the development of self-service shops which, in many cases, has meant the amalgamation of two or three small shops. Since the beginning of 1952 self-service shops have been opened at the rate of approximately one per day by the Swedish Co-operative Movement, and at the end of 1957 the total number of such shops operated by the Movement was 2,051. The number of self-service shops operated by private enterprise was approximately 1,460.

Family Savings

The changeover to self-service and other measures of rationalisation within the retail trade required considerable financial investment. Coupled with this was the decline in the value of money and the two factors inevitably called for increased contributions from members to build up the capital of their societies. In 1946 the National Congress had recommended societies to amend their rules with a view to fixing the minimum share holding at 150 kronor instead of 100. By the end of 1957 most local societies had put this recommendation into effect and minimum share holding of members had reached 150 kronor or more.

The question of capital accumulation, however, became even more urgent in 1951 as the result of the "once and for all inflation," and in 1953 the National Congress approved a proposal of a Congress Committee recommending societies to introduce "Family Savings." "Family Savings" operate on the following basis: A part of the dividend on purchases, equivalent to 1 per cent of the member's purchases, is allocated to a special personal account and cannot be claimed by members until they have reached the age of 60, or unless special circumstances, such as death or sickness in the family, warrant special permission to withdraw. By the end of 1957 some 40 societies had introduced the "Family Savings" scheme.

Local Production

Many local societies have established their own productive enterprises, particularly within the bakery and meat processing trades. And during the period under review the value of such local production has increased to keep pace with the increased consumption of manufactured foodstuffs.

Many local societies are not large enough to carry out productive activities on their own and have joined together with other societies

in operating bakeries, meat processing plants, and mineral water factories. The number of such district societies affiliated to K.F. rose from 27 in 1949, to 33 in 1957. In view of the advantages offered by large productive units, however, the recent tendency is towards the establishment of bakeries and meat processing plant operated by K.F.

K.F.'S BUSINESS ACTIVITIES

The progress of K.F. during the period 1949 to 1957 is revealed by the following table:—

Table 3

KOOPERATIVA FÖRBUNDET, 1949-1957					
Year	Turnover Total mill. kr.	Sales to Societies mill. kr.	Production mill. kr.	Wholesale Price Index	Shares and Funds mill. kr.
1949.....	993	503	520	74	199
1950.....	1,144	587	552	78	218
1951.....	1,322	705	769	100	240
1952.....	1,336	774	736	106	259
1953.....	1,363	827	741	100	273
1954.....	1,506	868	799	99	292
1955.....	1,558	887	834	103	309
1956.....	1,677	835	883	108	351
1957.....	1,672	950	852	110	366

At the end of 1957 K.F. had about 40 productive units in various branches including foodstuffs and dry goods. In the middle 50's the co-operative manufacture of textiles was reorganised with a view to concentrating production within a few modern factories, each specialising in the large-scale output of articles in considerable demand among society members. Thus, in 1955 K.F. bought one of Sweden's biggest and most modern factories producing mackintoshes and general sports wear, and sometime afterwards K.F.'s old factory for the production of ready-made clothing was closed down.

The main purpose of many of K.F.'s productive enterprises has always been (and still is) to serve as a check on unfair price fixing. K.F.'s achievements in this direction are well known to Swedish manufacturers, and it is fairly safe to assume that they have to some degree acted as a deterrent against private manufacturers abusing their position even in fields where they hold a monopoly. Thus the very existence of a strong Consumers' Co-operative Movement brings benefits to every consumer.

A reorganisation of K.F.'s wholesaling activities was initiated in 1949. The starting point of this reorganisation was that co-operative wholesaling and retail distributing should be regarded as a single entity. This concept resulted in an attempt by K.F. and the local societies to organise the wholesaling and distributing functions together, as a consequence of which district warehouses, replacing both wholesale branches of K.F. and warehouses of local societies, have been established. District warehouses are administered jointly by K.F. and the societies which are served by them.

The Sale of Dry Goods

Approximately one-fifth of the total turnover of local societies comes under the heading of dry goods—that is textiles, household items, furniture, etc. Expansion of the Movement's dry goods trade, however, has not kept pace with that in food or with the increased needs of its members.

The development of the sales of dry goods in the Swedish Co-operative Movement, which took place in the 30's and 40's, was based partly on general stores and partly on specialised shops. Only a few large societies had departmental stores.

Experience pointed to the need for a large scale reorganisation of co-operative dry goods trade. The urgent task of the Co-operative Movement, therefore, was to establish well-stocked departmental stores in shopping centres all over the country. In 1956 Congress decided that the Movement should establish a national organisation which, in close collaboration with societies, should set up and operate co-operative departmental stores. This organisation, the Swedish Departmental Store Association, jointly financed by K.F. and local societies, has now taken over the departmental stores of those societies which wished to transfer their activities to it, and has established new departmental stores in collaboration with other societies.

Some of the largest societies, which had already successfully operated departmental stores, did not join the new national organisation. It was realised, however, within the Movement, that efficiency in dry goods trading could only be achieved through intimate collaboration between all co-operative departmental stores, including those which were not receiving financial assistance from K.F. Consequently, at the beginning of 1958 the work of the Departmental Store Association was supplemented by that of an organisation embracing all local societies operating departmental stores. The object of the organisation is to promote joint purchasing and carry out market research and sales promotion.

EDUCATION, PROPAGANDA, AND INFORMATION

In Sweden, as in other countries, co-operative education has been adapted to meet the changing needs of a changing society.

Co-operative educational activity and information, during the period 1949-1957, has, in general, moved along the same lines as hitherto. The education and propaganda work of local societies has been supplemented by various activities organised by K.F. The *Co-operative Press* has been expanded. *Vi husmödar* (We Housewives), a monthly, has been published regularly since 1950 as a supplement to the weekly magazine *Vi*. It deals with domestic economy and gives information about matters of interest to housewives. Since 1955 a special monthly paper has been published for the 40,000 co-operative housewives who take training in gymnastics. The same year saw the introduction of *Hemtips* (Hints for the Home), which provides attractive reports and articles on

co-operative products. The weekly family journal *Vi* has maintained an average circulation of about 600,000.

In 1951 a new publishing house was established jointly by K.F., the Agricultural Co-operative Movement, and a large private publishing house. The purpose of this new organisation is to make good literature available to ordinary men and women through cheap editions of important books.

During the period under review, group activity increased and in 1957 the number of such groups had risen to 3,700 and the number of participants to about 37,000.

The educational work of *Var Gard*, the Co-operative College, has been adapted to meet the new needs of changing patterns of co-operative retail trading and the changing habits of consumption. In 1950 the first courses for assistants in self-service shops were organised, and these were followed by courses for shop inspectors. Courses for assistants in departmental stores and specialised shops were introduced because of the increasing dry goods trade.

The educational methods employed by *Var Gard* are based upon the idea that the courses at the college should be short, that is from one to five weeks, so that the number of participants in one year can be as high as possible. In 1957, for example, the number of courses of one week or more, organised by the college, was 62, and the total number of participants was 1,290.

In Sweden, as in many other countries, the Movement has paid particular attention to the training of shop assistants and shop managers, and the training of potential managers of societies has also found a place in the working of the college.

One of the main aims of co-operative educational effort during the period under review has been in the field of consumer education, which, from the co-operative point of view, includes information not only about quality and the proper use of different commodities, but also of domestic and social economy in its widest sense. The Consumers' Co-operative Movement and the Women's Guilds have been consistently active in this kind of educational work.

In 1946 a special Housewives' Department was established in K.F., which in collaboration with the Women's Guilds, seeks to intensify educational and propaganda work amongst the housewives. This branch of educational work is facilitated by the collaboration which exists with K.F.'s test kitchen (established in 1943), in which practical tests of foodstuffs and household goods are carried out and new recipes tested. In 1946, when the Quality Information Department was set up, the Movement introduced the practice of quality declarations on commodities.

Since the war consumer education has attracted increasing attention amongst the other peoples' movements and from the State itself. Thus, in 1951, the Bureau of Informative Labelling jointly financed by the State, the Co-operative Movement, the Trade Union Federation, and by a number of big private firms, was established. The main task of this Bureau is to encourage manufacturers

to label their products in accordance with standards agreed upon by the Bureau. In 1956, also, the Household Research Institute, founded in 1943 with financial support from the Co-operative Movement and other organisations, became a State institution and was given increased financial resources to carry out various tasks including consumer information. Similarly, the State Price and Cartel Office established to investigate price developments and restrictive practices, was entrusted with the additional responsibility of carrying out consumer education, with regard to prices and restrictive practices in industry and trade.

Information from the new State institutes has been disseminated and discussed in the co-operative press; it has been used in study circles and at the Co-operative College. On the initiative of K.F., a special committee for consumer education has been established within the Workers' Educational Association (A.B.F.). It has published study guides on consumer education in its widest sense, has arranged local and district lectures, and conferences, and stimulated the development of study circles in co-operative societies and other organisations affiliated to A.B.F.

THE CO-OPERATIVE WOMEN'S GUILD

From 1949 to 1957 the number of active members of the Co-operative Women's Guild increased by 7,700, to 28,400, and the number of branches by 121, to 606. Housewives' Councils were established by many of K.F.'s industrial enterprises in order to collate housewives' opinions on goods produced in the co-operative factories. Such a council was also established by the Co-operative Insurance Society, *Folksam*.

In addition to its purely co-operative activity, the Co-operative Women's Guild has played a very active part in international assistance and other humanitarian activities.

In 1954 the Swedish Co-operative Women's Guild was accepted into membership of the International Co-operative Alliance.

CO-OPERATIVE INSURANCE

Folksam, the group of co-operative insurance societies, is one of the largest in Sweden, and at the end of 1957 approximately one out of every three Swedes was insured under an individual or collective policy underwritten by it. From 1949 to 1957 the total premium income of *Folksam* increased from 55 million kronor to 152 million kronor. The biggest advance was made in the field of motor insurance and in various kinds of collective insurance. The group life insurance scheme introduced into Sweden by *Folksam* in 1949 has proved remarkably successful, and by the end of 1957, 955,000 people (about two-thirds of the total covered by this type of insurance) were insured under *Folksam's* group life policies.

The co-operative insurance enterprises have exercised a notable price regulatory influence on the Swedish insurance market. An outstanding example of this was the simplification and heavy reduction in the rates for fire insurance carried through in 1946. The most striking reductions in premium rates introduced by *Folksam* have perhaps been in the field of motor insurance where, thanks to its independence of any cartel, the Co-operative Insurance Movement has been able not only to cut prices but to introduce new forms of insurance. During the period under review, too, particular attention has been given to the needs of family insurance and collective accident and life insurance.

Since the establishment in 1908 of the Co-operative Insurance Movement, close contacts with the Trade Union Movement have been maintained, and since 1946 the Trade Union Federation has been represented in certain special committees of *Folksam*.

CO-OPERATIVE HOUSING

Co-operative building accounts for between 20 and 25 per cent of all residential units now being produced in Sweden. The largest housing co-operative is the National Association Tenants' Savings and Building Societies, abbreviated Swedish initials, H.S.B. When the full scope of its activities are considered, H.S.B. can justifiably claim to be the country's biggest landlord; at 30th June, 1957, its housing stock totalled about 120,000 units. Almost 80,000 of these are contained in H.S.B. co-operative buildings, and slightly more than 40,000 in ordinary apartment houses put up and administered on behalf of local authorities. In addition, H.S.B. has helped to build 5,000 small homes which are owned outright by the occupants.

As a consumer co-operative, H.S.B. is managed by members organised in local H.S.B. societies, of which there were 185 at the end of 1957.

The extent of the recent development of housing co-operatives is revealed by the fact that at the end of 1957 out of the 120,000 members of housing societies affiliated to H.S.B., 40 per cent had joined since 1950. During this period, too, H.S.B. has assisted in the construction of between 7,000 and 9,000 dwellings every year, and there had been a notable increase of construction in small and medium-size towns.

Despite the remarkable increase in house construction in Sweden during this period, the housing shortage itself increased, in that supply fell far short of demand. Further increase in housing construction was hampered by the difficulty of obtaining loans, in turn due to the general lack of saving. The Housing Co-operative Movement made several efforts to stimulate savings among its members and the scheme of "Savings for Shares," introduced in 1955, and which applied to members who still had no H.S.B. house, or to members who wanted bigger and more expensive housing, aroused considerable interest.

SWITZERLAND

Organisations affiliated to the I.C.A.:

Verband schweiz. Konsumvereine—V.S.K. (Union of Swiss Consumers' Co-operative Societies); Verband ostschweiz. landwirtschaftlicher Genossenschaften—V.O.L.G. (Union of Agricultural Co-operative Societies of Eastern Switzerland); Verband sozialer Baubetriebe—(Swiss Union of Social Building Enterprises).

Area: 41,000 sq. km.
Population: (1955) 4,977,000
per sq. km.: 121

From early times, even before the creation of national communities, co-operative association was a prominent feature of Switzerland's economic and social life.

Consumers' associations were founded in the late 18th century for the production and sale of bread, milk, and meat. Those societies which lasted eventually were transformed into general consumers' societies. But although the first foundations of this type date back to 1770, it was only in the middle of the last century that any large-scale co-operative societies were started. And most of the consumers' societies affiliated to V.S.K. were not founded until after the turn of the century.

The most important national organisation of the Swiss Consumers' Co-operative Movement is the Union of Swiss Consumers' Co-operative Societies, V.S.K., established in 1890. A less important organisation is the Union of Co-operative Societies, *Konkordia*, founded in 1909, which operates in Catholic circles.

The Agricultural Co-operative Movement has its origins in the Agricultural Association *Elsau*, founded in 1874, and the Agricultural Regional Association of *Winterthur*, the predecessor of the Union of Agricultural Co-operative Societies of Eastern Switzerland, V.O.L.G.

Dairying and cattle-breeding co-operatives are the most numerous among agricultural societies, since these are the two main fields of Swiss agricultural activity. But co-operatives are also of considerable importance in the fields of supply, marketing, and processing. There are also a number of agricultural credit societies affiliated to the Union of Swiss Loan Banks (*Raiffeisen* type) founded in 1902.

The establishment of a housing co-operative in Basle in 1900, was the starting point of the Housing Co-operative Movement, which gained momentum after the foundation of the Housing Co-operative of Railway Workers, at St. Gall, in 1909.

In 1919, the non-profit housing co-operatives joined together in the Swiss Housing Union. But although substantial progress was made between 1910 and 1930, it was not until 1942 that the housing co-operatives met with any success in rural areas. Even to-day the main co-operative housing activity is centred on the big cities.

Workers' Productive Societies exist in the building and allied trades. Most of them are affiliated to the Swiss Union of Social Building Enterprises, founded in 1932 on the initiative of Swiss Trade Unions.

A general picture of the present situation of co-operatives in Switzerland is gained from the following statistics for 1957; but it should be noted that these statistics are not all-inclusive. They include only registered societies and not those which are not registered because of their low turnover. The figures show that:

3,180	were	co-operative dairies,
1,849	„	cattle-breeding co-operatives,
1,063	„	building and housing co-operatives,
1,057	„	credit co-operatives,
1,001	„	consumers' co-operatives,
770	„	agricultural service co-operatives,
679	„	agricultural supply co-operatives,
415	„	middle-class purchase and sale co-operatives,
411	„	insurance co-operatives,
405	„	water supply co-operatives,
218	„	electricity co-operatives,
77	„	productive co-operatives.

ECONOMIC DEVELOPMENTS, 1949-1957

As during the war, collaboration and compromise between various economic groups formed the basis of political, social, and economic development in the post-war years. From the social point of view it was of importance that the main economic groups were free of labour disputes, a circumstance that arose out of the system of collective labour agreements based on private and public laws.

Population movements influenced economic development which in turn was favoured by good market conditions. The birth rate, greater by 3·4 per cent per thousand than the death rate in 1939, was 8·7 per cent per thousand higher in 1946, and 7·7 per cent per thousand in 1957. This factor combined with an increase in foreign labour resulted in the Swiss population rising from 4·6 million in 1949, to about 5·1 million in 1957. During the same period the population of Switzerland's largest town, Zurich, rose from 385,000 to 427,000, whilst other towns experienced increases of various degrees as a result of population moves from the rural areas.

There was a remarkable increase in export trade, the volume of which rose from 3·4 milliard francs in 1949, to 6·7 milliards in 1957. Another feature of the period was the expansion of hydraulic power. The economic boom was also reflected in increased railway traffic, and a big rise in the number of cars on the road. The number of the latter rose from 161,512 in 1949, to 415,480 in 1957. Increased exports favoured developments of the freight transport on the Rhine, whilst the Swiss airlines extended their network.

The prosperity of the Swiss population, therefore, increased considerably as is shown by income statistics. Whilst living costs increased from an index figure of 159 to 179, that is about 13 per cent, the national income index rose from 1,009 to 1,957 (from 17·5 to 27 milliard francs)—an increase of about 54 per cent. Income per head during the years 1949-1957 rose from 2,894 francs (real income, 1,791) to 3,882 (real income, 2,215). The biggest rise took place amongst industrial employees, where the figure rose from 10·1 to 15·5 milliard francs. On the other hand the income of agricultural workers remained at the same level. In commerce, banking, and insurance, total incomes rose from 620 to 840 million francs, whilst profits increased from 1·6 milliards to 3·4 milliards.

In view of these circumstances retail sales figures increased substantially and this was accompanied by marked changes in the patterns of consumption. The actual increase in the index figure of retail turnover was in the order of 50 per cent—100 points in 1949, and 148·5 points in 1957. It is noteworthy that the index increase that occurred in 1950 and 1951 coincided almost with the increase in the index of consumers' prices, but the increase in retail turnover in 1954 and 1957 was almost free from influence from price increases. These latter increases, therefore, can be considered as genuine quantity increases.

V.S.K. AND ITS AFFILIATED SOCIETIES

The total volume of Swiss retail trade in 1957 was about 14 milliard francs, of which consumers' co-operatives had an 8 per cent share. In foodstuffs, consumers' societies were responsible for about 15 per cent of a total of 6 milliards. In the footwear trade, their share was approximately 7 per cent; in textiles, 7 per cent; and in household goods, 2½ per cent. The national retail trade in 1957 was handled by about 74,000 shops, 3,200 of which belonged to the consumers' societies.

Approximately half of Switzerland's population have a link with consumers' societies and, in 1957, 670,000 members and member families were members of them. The following table gives details of the development of consumers' societies affiliated to V.S.K. during the period under review:—

Year	Consumers' co-operatives incl. federated auxiliary co-operatives	Members	Shops	Employees	Turnover	Index of Consumers' Prices
1949	568	534,610	2,843	13,644	696,616,969	162
1950	572	548,293	2,919	14,133	728,192,750	159
1951	572	564,718	2,978	14,689	764,676,276	167
1952	572	582,159	3,038	15,217	821,568,005	171
1953	568	599,661	3,067	15,588	847,910,668	170
1954	570	615,978	3,117	16,100	888,024,951	171
1955	569	634,206	3,171	16,642	935,637,300	173
1956	567	652,503	3,210	17,093	1,015,586,400	175
1957	565	668,487	3,226	17,773	1,072,226,100	179

Union of Swiss Consumers' Co-operative Societies, V.S.K.

The central organisation, V.S.K., which combines the functions of a wholesale society and union, is the greatest Swiss importer of food, as well as the greatest buyer of Swiss agricultural products. Even under to-day's changed consumption patterns general commodities still form the major portion of the turnover, although the importance of the textile, footwear, and general household items is increasing. Delivery of goods to the 550 affiliated societies is in part (40 per cent) effected directly from the wholesale's warehouses, whilst the rest is delivered direct from the suppliers to the societies on the instructions of V.S.K. itself. All local societies are obliged to get their requirements through V.S.K., provided it can supply them with the desired qualities on favourable delivery terms.

The following table shows the development of V.S.K. during the years 1949-1957:—

Year	Share Capital	Reserves	Turnover	Number of Employees
1949	8,881,000	17,100,000	435,079,628	1,019
1950	10,171,200	17,600,000	489,728,790	1,073
1951	11,225,200	18,100,000	503,074,331	1,098
1952	12,310,200	18,600,000	517,501,467	1,145
1953	13,426,800	19,100,000	540,887,494	1,157
1954	13,481,800	19,600,000	569,866,280	1,182
1955	13,574,200	20,100,000	598,244,158	1,215
1956	13,574,800	20,600,000	669,710,503	1,292
1957	13,626,000	21,100,000	678,075,186	1,323

Rationalisation of Distribution

Since the end of the second world war the patterns of retail trade in Switzerland have been changing, a change which has affected not only the "selling front" but also transportation and warehousing. Rationalisation and new organisational and technical improvements have been introduced. The Swiss consumers' movement has never tried to evade the consequences of these changes, but has made strenuous attempts to be in the van of the development.

On the sales front the self-service shop has been developed rapidly. To-day if traditional style shops are opened it is only because a certain minimum turnover cannot be anticipated. Many traditional shops have been transformed into self-service and to-day there are 467 co-operative self-service shops, out of a total of 1,000, in the country. The rate of progress can be judged from the fact that in 1956 consumers' co-operatives opened 97 self-service shops, and in 1957, 103. The development is not confined to the larger societies, for 161 local societies operate this type of shop. On average, any society with more than four shops has one of the self-service kind.

Moreover, V.S.K. has paid great attention to rationalisation and the standardisation of freight traffic and warehousing. In this connection it played a leading part in introducing standardised paletting in rail and road transport, on the basis of standard sizes and all-purpose utility cases.

Fundamental changes have taken place in distribution organisation. In 1954 a programme of regional warehouses was drawn up.

Regional warehouses are voluntary undertakings of consumers' societies in given regions which seek to operate rationalised warehouses in which bakeries, sausage and meat factories, fuel depots, and distribution centres for fruit and vegetables are incorporated wherever possible. This pattern does not mean that societies lose anything of their independence but merely entrust purchasing, warehousing, and supply questions to the regional warehouses. Such concentration, however, permits local managers to devote more time to actual selling.

Development of regional warehouses has been quicker than was originally envisaged. By the end of 1957, 10 of them had been founded, and seven were already operating. By the end of 1958, 12 such warehouses had been established, embracing 200 local consumers' societies. The aim is to set up 30 regional warehouses in all, to cover most local societies. Ten of the larger societies, however, will remain outside this organisation since they are already considered to be self-sufficient in this respect. The need for closer collaboration at regional level on the part of most societies is revealed by the fact that a dozen of the larger societies are responsible for half the total co-operative turnover, as against that of the 500 medium and small societies, 200 of which have only one shop, 100 two shops, and 65 three shops.

Efforts have also been made to standardise the rate of dividend at the same level for all V.S.K. societies. So far 200 societies have agreed to this system.

The Union itself has carried on intensive efforts to create organisational forms to improve co-operative services. In 1957, for example, a co-ordination centre, whose aim is to facilitate close and systematic collaboration between V.S.K. and its local societies on the sales front was established. Existing V.S.K. warehouses are included in this scheme, and the big V.S.K. warehouse centre in Pratteln, near Basle, has been transformed into a real central warehouse with packing rooms for foodstuffs.

Co-operative Production

V.S.K. is more than a wholesale and service organisation. It engages in its own production, mainly through so-called special-purpose societies which operate in close relationship with V.S.K. itself but are legally independent. In other cases V.S.K. production is achieved through taking out shares in an existing organisation.

In 1949 the V.S.K. printing works moved into a modern, carefully-planned building. A move which has resulted in a remarkable increase of turnover, i.e., from 2·7 million francs in 1948, to 8·4 million in 1957. The two co-operative soap factories and the chemical plant have also made gratifying progress.

V.S.K. is also the majority shareholder in *Grossschlächtere* *Bell AG*. Since the end of the war this concern has made considerable investments to expand its various branches and in 1957 its turnover, for the first time, exceeded 100 million francs. (103·75 million).

Education and Propaganda

V.S.K. publications play an important role in this field. The two weekly journals aimed at managers and committeemen, *Schweiz. Konsumverein* (German—circulation 7,000), and *Coopérateur Suisse*, (French—circulation 2,500) are specialist journals. *Genossenschaft*, *Coopération*, and *Cooperazione*, are the German, French, and Italian language papers for members. At the end of 1957 these three weekly papers had a total circulation of 700,000. Each of them is an independent edition and not merely the same paper in different languages. Every co-operative member receives a copy in the appropriate language.

Considerable progress has also been made by the Women's Guild (K.F.S.) whose main concern is the exchange of views between women co-operators concerning women's tasks within the co-operative and domestic fields. Total membership in 1957 was 14,000, grouped in 15 sections.

A considerable amount of relief work has been undertaken by V.S.K. during the period under review, and of particular moment was the campaign launched in connection with International Co-operative Day, 1956, to provide a helicopter for the Swiss Alpine Air Rescue Service. A sum of nearly half a million francs was raised, and a suitable helicopter purchased.

In 1949 planning began for the building of a new co-operative school to replace that built in 1921. Finished in 1956, the new school, which is the training and educational centre of V.S.K., has accommodation for 60 students. Up to 1954 the principal work of the school was the organisation of 4-month training courses for women shop assistant trainees. Since that date, however, this programme has been considerably reduced and the school's main task is now the professional education of local society employees by means of short courses. At the same time plans have been going ahead for the introduction of general education courses at the school.

The defence of the Movement's economic and political interests are the responsibility of V.S.K., and since the war it has made repeated public comments on questions of State policy. Such public statements were made on the occasion of the vote being taken with regard to Old Age and Dependent's Pensions, in 1947, the Agricultural Law, in 1951, and new regulations concerning bread, in 1952.

During this period V.S.K. was particularly concerned with a special tax imposed on retail enterprises, the so-called Compensation Tax which on the one hand provided a source of revenue for the State, and on the other protected middle-class retail trading interests.

Other matters that have engaged the attention of V.S.K. have been the reform of federal finances and more particularly the taxation of co-operatives. It was not until the spring of 1958, however, that a specific regulation was made on this latter point. This was vigorously opposed by V.S.K. because it provides for remission of taxes on large incomes and property whilst imposing an unjust taxation on dividends.

BUILDING AND HOUSING CO-OPERATIVES

Since the end of the war there has been an acute housing shortage in Switzerland, which has not yet been solved despite a high construction rate. Consequently, a heavy responsibility fell upon housing co-operatives to build good houses at reasonable rents for the economically-weaker sections of the population. Up to 1950 some 70,000 units had been built by co-operatives, 40,000 of them between 1940 and 1950 when financial assistance was given by the State. After 1950, however, this source of finance to co-operative housing ceased, with the result that although the number of new houses built in Switzerland between 1949 and 1957 doubled, the co-operative share of that building fell from more than 40 per cent in 1949, to scarcely 10 per cent in 1957.

The number of registered building and housing societies remained fairly constant during the period, the figures for 1949 being 1,054, and for 1957, 1,063 respectively. The following table indicates the main lines of development during the period:—

Year	OWNERS OF DWELLINGS				Total
	Public Bodies	Building and Housing Co-operatives	Other Legal Persons	Natural Persons	
1949.....	523	6,213	3,366	4,936	15,038
1950.....	341	7,255	4,760	7,018	19,374
1951.....	165	5,580	7,097	11,542	24,384
1952.....	262	3,800	8,748	9,525	22,335
1953.....	153	3,776	9,169	10,698	23,796
1954.....	416	3,412	11,136	14,134	29,098
1955.....	514	3,451	12,165	15,200	31,330
1956.....	306	2,965	13,691	14,226	31,188
1957.....	639	3,035	13,706	13,759	31,138
Total	3,319	39,487	83,838	101,037	227,681

THE UNION OF AGRICULTURAL CO-OPERATIVE SOCIETIES OF EASTERN SWITZERLAND (V.O.L.G.)

Swiss agriculture, particularly in the marketing sector reveals a high degree of co-operative organisation. About two-thirds of the agricultural gross income comes from the cattle and dairying business. And it is in these fields that the greatest number of co-operative organisations are to be found. Of great importance economically are the agricultural supply and marketing co-operatives which are linked in eight regional unions. Their economic functions are primarily to rationalise the purchase of agricultural requirements, and provide the best possible marketing facilities for agricultural products and fruit. The largest and most important of these unions is the Union of Agricultural Co-operative Societies of Eastern Switzerland in Winterthur. It differs from the rest of the unions in that it operates about 600 retail stores and sells consumer goods. It is thus a supplier of all requirements both domestic and agricultural which its members require.

The central Union acts as the wholesaler for agricultural requirements such as fertilisers, feeding stuffs, seeds, insecticides, agricultural machinery, and fuel, as well as for groceries, textiles, shoes, and hardware. It also operates as a marketing organisation for such products as potatoes, fruit, grapes, and vegetables, and to some extent it helps with the technical processing and refining, i.e., production of wine, fruit and grape juices.

The following table gives details of membership and turnover during the period under review:—

TURNOVER IN MILLIONS OF FRANCS					
Year	No. of Member Societies	Agricultural Requirements	Consumer Goods	Agricultural Products	Total
1949	339	31.4	49.8	30.7	111.9
1950	344	32.7	55.3	25.2	113.2
1951	350	31.7	55.8	29.7	117.2
1952	351	34.3	56.5	29.4	120.2
1953	355	36.8	56.3	32.4	125.5
1954	356	35.2	59.6	31.1	125.9
1955	354	38.6	63.1	40.9	142.6
1956	357	42.5	69.8	35.4	147.7
1957	360	40.5	72.2	42.9	155.6

The 360 societies cover ten Cantons of northern and eastern Switzerland. As a result of this regional structure a certain amount of decentralisation has taken place in the sectors of agricultural fertilisers and farming produce. Similarly, the marketing of unprocessed and refined farm products has to a limited degree been decentralised through the establishment of subsidiary sales points. In general, however, the tasks of the union are highly centralised and this is particularly so in the spheres of retailing of goods and sales promotion in which there has been considerable centralisation during the period under review.

Modern offices, together with the necessary sales personnel, new warehouses and depots do much to help the centralised purchasing of consumer goods and fertilisers, and, in fact, the period has been noteworthy for the building of new warehouses.

In the farm produce sector the processing and refining enterprises are of particular importance, and considerable development has taken place here, also, during the report period. Thus considerable extension of premises took place in the wine sector (1949); the potato slicing factory was also extended, and an automatic soft drinks filling and sterilising plant set up. New cellars and wine presses have been installed. Services to affiliated societies have been expanded, particularly in the advisory field, to cover such matters as self-service, local warehousing, rationalisation of office methods, advertising, window dressing, and so on.

Some mention, too, must be made of the important economic problems with which V.O.L.G. had to concern itself during the period. In this connection the considerable assistance afforded in the drafting of the new Swiss legislation must be mentioned. This

came into being during the switch over from a war to a peace-time economy, partly as a result of the sharp differences of opinion concerning the function of the State in a present-day economy. Changes in the Federal Budget, resulting from the large additional taxes imposed by the government, both directly and indirectly, also affected agricultural interests. This was particularly the case with the turnover tax on agricultural means of production and the taxing of dividend of co-operatives.

As a result of the ever-growing importance of efforts towards European (and wider) economic integration, Swiss agricultural protectionist policies came under increasing pressure, and V.O.L.G. sought to bring its influence to bear, in the interests of agriculture generally on the importance of customs tariffs. Similarly V.O.L.G. did all it could to halt inflation.

UNITED STATES OF AMERICA

The U.S.A. enjoys as wide a variety of Co-operatives as any country in the world. They include co-operatives for agricultural marketing and supply, urban consumers' co-operatives, electric and telephone co-operatives, credit unions, housing, insurance, group health co-operatives, and student co-operatives at universities.

Early co-operative development on the Rochdale pattern began with the formation of the Grange Movement in 1868 which developed the concept of "buying together, selling together and in general acting together." The big growth in farm co-operatives, however, came in the 1920's. Today, several thousand farmers' societies handle about 25 per cent of the nation's feed business.

Success in the feed and seed business encouraged farmers to pool their purchasing activities for fertilisers, petroleum, household goods and many other supply lines and eventually they grouped their local co-operatives into regional wholesale organisations that could produce as well as distribute the supplies the farmers needed. The story of the Consumers' Co-operative Association of Kansas City, an I.C.A. member in its own right, is typical of this development.

Since 1935, co-operatives for the distribution of electric power, have helped to bring electricity to 95 per cent of the nation's farmers. Telephone co-operatives have been operating since 1953.

The largest single group of co-operatives in the U.S.A. are the credit unions which number nearly 20,000 with over 11 million members. Insurance, too, is largely a co-operative endeavour.

Except for Credit Unions, most U.S. towns are co-operative deserts, but since 1950, particularly along the Eastern seaboard, the Consumers' Co-operative Movement has been making headway, whilst in centres like New York, Chicago and Washington a number of large co-operative housing projects have been carried out. Since 1938, health co-operatives have been formed in the Northern states to counteract the high costs of medical care, whilst students' co-operatives have been established within the universities.

Standing behind, and in support of this diversity of co-operative endeavour is the Co-operative League of the U.S.A., the leading U.S. member of the International Co-operative Alliance. Founded in 1916, largely as a federation of urban consumers' co-operatives, the League, today, embraces co-operatives of all kinds.

ECONOMIC AND SOCIAL CONDITIONS, 1949-1957.

During the period under review the per capita national income of the U.S. rose substantially but unevenly with some years showing an actual decline. No major structural changes took place in the economy.

The most significant change was the smaller proportion of domestic product accounted for by agriculture, viz 5 per cent in 1957 as against 7 per cent in 1949. Changes in distribution of the working population indicated a shift away from agriculture with industry moving south and west into the predominantly agricultural states. In the face of low world prices for agricultural products and rising farm costs, the government helped to maintain the farmers' income by price supports and stock-piling. Disposal of the government's supplies, however, became a serious problem since they could not be disposed of through normal trading channels without causing a slump in world prices. Legislation passed in 1954, however, enabled the government to export surplus commodities to needy countries on special terms or even to make grants for relief purposes.

During the period the cost of living rose by 18 per cent. Between 1953 and 1956 there was little change, but towards the end of 1956 and during 1957, an upward movement developed. Wages, however, rose considerably faster than living costs, and in 1957 the average wage was 50 per cent higher than that of 1949. The boom and recession which took place between 1951 and 1954 were the results of high increases in defence expenditure during the Korean War and subsequent reductions after the truce.

By 1955 expansion was again well under way, but during 1956 the boom was halted although activities still remained high. By mid 1957 output and employment were decreasing. During 1957, 4.4 per cent of the labour force was unemployed as against 2.9 per cent in 1953 and 5.6 per cent in 1954.

Between 1949-51 external payments showed a large surplus of exports over imports, but with the exception of the years 1951 and 1957, the surplus on current account was more than offset by aid to other countries and by government and private lending abroad.

THE CO-OPERATIVE MOVEMENT

Marketing and Purchasing Societies.

Marketing and purchasing societies are the backbone of the Co-operative Movement in the U.S.A. and during the period under review the general trends noticeable in the earlier post-war years were continued. In general there was a decline in the number of small marketing co-operatives due to such factors as improved roads, and stronger regional associations.

During 1949-50 the number of marketing associations declined by 1 per cent although there was no significant change in the pro-

portion of farm products sold by co-operatives—about 25 per cent of the national figure. Membership, on the other hand, increased by approximately 2.6 per cent. For the year ending 1950 the number of marketing societies in operation was estimated at 6,993—with a turnover of \$7,700,000,000, and membership of 3,973,000.

In the case of purchasing co-operatives the general trend towards an increase in the number of associations continued. Behind the continued growth of these societies were the expanded services offered by regional associations. The proportion of farm supplies handled by co-operatives was estimated at about 15 per cent of all supplies handled by purchasing organisations.

The total number of purchasing societies operating at the end of 1949 was 3,993 and membership 2,411,000, an increase of $2\frac{1}{2}$ times over the figure 10 years earlier—and that despite a 5 per cent decrease in the number of farms and a 9 per cent increase in the number of people on farms. The amount of business done during 1949-50 was \$1,620,000,000, which represented a 384 per cent increase during a decade as against the 366 per cent increase recorded by the marketing co-operatives.

The contribution of these trends during 1950 called for greater flexibility of both purchasing and marketing societies. Streamlining activities were in evidence and many societies gave increased attention to problems of merchandising, financing, personnel training, education and research.

Although the progress of farmer co-operatives during 1951 and 1952 was affected by the defence effort resulting from the Korean War, expansion of facilities and services continued. The volume of business among both Marketing and Purchasing Co-operatives kept pace with trends in the industries of which they are a part.

The number of marketing organisations was 5,980, with an estimated membership of 1,905,333, whilst the purchasing societies numbered 3,092, with a membership of 2,122,856. The former transacted business to a value of \$3,118,389,000, whilst the figure for the latter was \$28,492,000.

Nineteen fifty-three was a year of adjustment. The price squeeze, developing as a result of more or less stationary farm costs and lower prices for farmers' products, placed increased emphasis on efficiency and operating performance. The number of marketing co-operatives remained substantially the same, whilst the number of purchasing associations continued to increase. The combined total was 9,471 societies with 4,404,106 members and a volume of business of 4,949,197,000 dollars. Of this amount, 71.3 per cent was accounted for by marketing co-operatives and 28.7 per cent by purchasing associations.

An important development in 1953 was the establishment of Farmer Co-operative Service as a separate agency within the U.S. Department of Agriculture. Its work is directed toward helping farmers on all matters relating to co-operatives.

Progress of farmers' purchasing co-operatives was indicated by an increased volume of production supplies furnished through co-operatives during the year. They handled an estimated 1.6 million dollars of these supplies for over two million members.

An illustration of how farmers' co-operatives kept pace with technological developments is found in the important developments for fertiliser manufacturing. Existing plants were expanded and modernised during the year and, in several instances, facilities were added for manufacturing complete granular materials. Additional progress was made by co-operatives in the developing of their own phosphate and potash holdings. Modernizations of petroleum refineries also went ahead.

Co-operatives as a group refined about as much liquid petroleum fuels as they distributed, but produced only about 15 per cent of the crude oil refined. They also manufactured around 90 per cent of the mixed feed and mixed fertiliser materials.

During the year considerable expansion of operations was made by purchasing co-operatives to meet the impact of technology, both on farming and service to farmer members.

Farmers' co-operatives continued to stress efficiency and operating performances because of prevailing cost-price relationships—relationships which resulted in a decline of 6 per cent in net farm income during the year.

The total number of local associations was 9,419 or 52 less than in the preceding year. Declines of 93 and 72, respectively, in the number of local marketing and service co-operatives, as contrasted with an increase of 51 in the number of farm supply organisations, account for this difference. Total estimated memberships in local co-operatives at 4,393,000 were indicated for marketing and service co-operatives which were about counterbalanced by increases in the number of memberships in farm supply associations.

The total volume of business stood at 5,098,721,000 dollars—2½ per cent more than the preceding year. Fifty per cent of this increase was attributable to marketing co-operatives and 50 per cent to farm supply associations.

In agricultural co-operation the number of local farmer co-operatives reporting in 1956-57 was 9,148—a decline of 17 marketing co-operatives, an increase of one in farm supply co-operatives.

A subject of increasing importance to farmer co-operatives towards the close of the period under review was that of business integration and contract farming.

It is primarily on his co-operative that the farmer relies for integrating his business operations. Through his marketing co-operatives he maintained a considerable degree of control over his products as they moved through various stages in the marketing process. Through his supply and service co-operatives he likewise maintained a voice in getting the types of production supplies and services needed for efficient operations.

Meeting the challenge of integration and contract farming presents co-operatives with a new set of responsibilities. These include:—(1) adjusting operations to meet new needs growing out of changing agricultural conditions; (2) developing broader horizons; (3) providing better management, competent to deal with the multi-purpose type of business operations that develop with the integration of business operations between co-operatives; (4) developing better disciplined and better informed membership.

REGIONAL WHOLESALERS

The regional wholesale co-operatives are the heart of the American Co-operative Movement. The bulk of their business is a rural one, furnishing local societies with consumer goods—petroleum products, feed, seeds, fertiliser, automobile equipment, farm machinery and other supplies and equipment used on farms and in homes.

The year 1949 was one of declining prices in the United States, and the dollar volume of business of many of the regional wholesalers for the first time in many years decreased. The net savings to farmers on their purchases were also reduced—particularly in the case of the petroleum refining co-operatives.

During 1950-51, however, there was a very decided improvement in the situation. The upward trend was continued in 1951 with increases both in membership and business. Earnings during the year were actually double those of 1950.

Emphasis on the integration of co-operative activity that was taking place in the U.S.A. was indicated by the increase in the number of regional associations. In 1950 there were 527 marketing and 116 purchasing associations and total business was estimated at 4.9 billion dollars.

During 1951-52 and 1952-53 the number of regional wholesalers increased to 670 and 695 respectively, whilst the number of individual memberships went up from 2,959,000 to 3,065,000.

The year 1951-52 saw the value of business transacted by the regionals reach an all time high of just over 7 billion dollars, with the marketing sector accounting for 5.7 billion dollars. The purchasing co-operatives reported a gross volume of 1.3 billion dollars.

The gross value of co-operative turnover in 1952-53 was only 14 million dollars less than for the preceding year. The number of regional associations was substantially the same during 1953-54, and of the 698 reporting, 577 were of the marketing type and 115 farm supply. The gross volume of all business was reported at 6,972,041,000 dollars, a decrease of 95 millions on the peak 1951-52 figure. The decrease was shared almost equally by the two types of regionals.

For the financial year 1956-57, gross business increased by about 7 per cent, with net business showing much the same trend. The increase in the amount of products marketed was about 7 per cent and for production supplies slightly over 1 per cent.

The total of marketing and farm supply regionals operating during the year were 603 and 117 respectively, which indicates that a considerable degree of stabilisation had occurred.

PRODUCTION

Such co-operative production as is carried on in the U.S.A. is chiefly by the wholesales, few of the retail societies ever having entered the field.

During the war years productive expansion overshadowed other forms of co-operative development, particularly in the oil industry. But after 1947 the pace slowed down and in 1950 co-operative refineries were caught in a price squeeze, with wholesale prices for their products declining and those for their crude oil needs, to supplement their own production, rising.

By 1951, however, the value of co-operative products exceeded \$230 million and co-operatives owned and controlled 1,800 oil wells, 71,675 acres of leasehold in production and 332,000 acres of oil-bearing land in reserve. By the beginning of 1955, co-operatives had a working interest in 2,857 producing wells.

In 1954 sixteen regional farm supply co-operatives opened a \$16 million nitrate fertiliser plant at Lawrence, Kansas, whilst other fertiliser plants have been opened subsequently.

In addition to oil wells, refineries and fertiliser plants, the regional co-operatives operate a number of other enterprises including flour mills, feed mills, lumber mills, paint plants, hatcheries, river barges and warehouses, worth some \$250 million.

ELECTRIC CO-OPERATIVES

During the period of this survey more and more farmers and rural dwellers benefited from the operations of rural electric co-operatives. In 1950, 986 of them served nearly 3½ million consumers. Seven years later the number of societies had increased to over 1,000 and the number of consumers to over 4½ million. During that period, too, the volume of business doubled—from 254 million dollars to over 500,000,000 millions. The operations of electric co-operatives have not only ensured the supply of electric power to rural consumers—a job that private enterprise continually refused to tackle—but have provided it at cheaper rates than would otherwise have been the case. The Dairyland Power Co-operative, the largest of them all, has, for example, reduced the charges to its members for each of seven years out of the last nine.

With virtually every farm in the U.S. now electrified, the demand for power has grown to such proportions that the present lines are becoming overloaded. To build the heavier lines that are needed, further Government loans will be necessary; and it is here that the long, and often bitter fight of rural people to maintain their rights to distribute their own electrical power is being continued. For the Eisenhower Administration, at the obvious prompting of the private utilities, has been pressing for future loans to co-operatives to be raised on the money market and not from Government sources. The higher rates of interest that would be demanded could be a threat to the very existence of co-operatives. Through their central organisation the situation has been kept under careful scrutiny.

Another problem facing the electric co-operatives is that of obtaining enough generating capacity—most co-operatives at present buy their power from the Federal Dams or the private utilities—to meet the rapidly growing demands for electric power. Consequently they have been paying considerable attention to development in the atomic power field—and towards the close of the period, two co-operatives were given permission by the Atomic Energy Commission to have nuclear reactors set for generating purposes.

TELEPHONE CO-OPERATIVES

A later development under the Rural Electrification Programme has been the establishment of telephone co-operatives to serve rural areas. Under Congress legislation enacted in 1949, REA loans were made available to co-operatives to meet the needs of the farmer and other rural dwellers for telephone facilities. By October, 1950, \$2,600,000 worth of loans had been made to 10 co-operatives to improve service for about 4,000 existing subscribers and provide new services for 4,000 more.

By 1951, however, the private telephone companies had begun the same kind of tactics as the electric power companies had used earlier to hamper the electric co-operatives. In several States, in consequence, bills were introduced to make it impossible for co-operatives to make use of REA loans or to severely limit their operations. In Indiana, for example, it was not until 1953 that the first loan was made to a telephone co-operative.

But the co-operatives, did not lose heart, and each year showed a rise in loans to them. By October, 1954, loans amounting to over \$100 million had been made to 162 co-operatives. In that year the co-operatives formed a national federation—the National Telephone Co-operative Association. By the end of 1957 there were about 5,000 telephone co-operatives in existence serving over 500,000 subscribers, and their annual volume of business reaching \$7,000,000.

URBAN CONSUMERS' SOCIETIES

Urban consumers' societies have always had a difficult competitive problem in the U.S.A., which has been remarkable for the distribution of retail goods by well-integrated giant chains. Prior to 1950 many of the small consumers' stores, which were set up with limited experience and lack of competent management, made little progress against the intense competition from the multiples and chain stores. Since then, however, the situation has been changing and many of these stores have begun to apply principles of modern management with the help of the Co-operative League of the U.S.A. Small and weak co-operatives have largely disappeared, but there has been a bold advance and expansion of the larger and more modern co-operatives. By the end of 1952 there were a score of Co-operative centres doing an annual business of at least \$1 million each. In 1954 came the opening of the big shopping centre in Akron, Ohio, in which members had invested more than a quarter of a million dollars. Since then in several towns and cities large co-operative supermarkets have been established each with a sales volume of more than a million dollars.

In the van of this encouraging development in the consumers' field has been the Greenbelt Consumers' Society, the nation's largest consumers' co-operative which has sparked off a planned operation affecting the whole urban area on the East Coast from Boston to Washington. By the end of 1957, the Greenbelt Society was operating, or building, eight supermarkets and five service stations, and vast new expansion plans were at the blue-print stage.

Greenbelt, of course, can be regarded as something in the nature of a pilot project. But there is evidence that it is acting as a stimulus to urban consumers' co-operative development in other parts of the country, notably in California and Minnesota.

HOUSING

Despite high building costs and difficulties in securing both finance and building materials, interest in co-operative housing had reached a high level by 1949. This was reflected in the number of housing co-operatives. Whereas in 1949 there were only 50 co-operative housing societies with a membership of 20,000, the figures had gone up to 200 and 60,000 respectively by 1957.

In the field of legislation, more recognition was given to the importance of co-operative housing. In 1950 Congress enacted legislation permitting the Federal Housing Authority to insure long-term mortgages made by lending agencies to co-operatives for periods up to 40 years at a maximum interest of 4½ per cent. Sanction was also given for F.H.A., to give technical advice and service whilst a Co-operative Housing Division was created under F.H.A.

Further amendments to the Housing Act in 1954 permitted co-operatives to hire planning and organisation experts from F.H.A., and include their charges as part of cost eligible for F.H.A. insured mortgages.

A particularly welcome feature has been the willingness of trades unions to sponsor housing co-operatives and invest some of their pensions funds in mortgages of co-operative housing projects.

The sense of solidarity between housing co-operatives received a boost in 1950, with the establishment of the United Housing Association with a membership comprising co-operative projects, trades unions, civic organisations and some individuals. U.H.A. is also a member of the Co-operative League of the U.S.A.

The hub of co-operative housing activity has remained in New York, and some 30,000 of the 60,000 members of co-operative housing societies were located there at the end of 1957. There have however, been substantial projects in Philadelphia, California and N. Dakota.

Typical of co-operative building in New York during the period, has been the Sidney Hillman project of three 12 storey apartments replacing 65 bad slum tenement buildings, the Electchester project of 2,226 units operated by the International Brotherhood of Electrical Workers; and the East River Housing Co-operative (1672) sponsored by the International Ladies Garment Workers' Union.

A feature of these projects has been the incorporation of playgrounds, children's nurseries, garages, large supermarkets, community halls, credit union, etc.—in other words making a Co-operative community.

Mention must also be made of the purchase by citizens of Greenbelt of an entire town as a co-operative, opening the way for extensive future development. In Philadelphia a Co-operative was formed to purchase 1,000 dwelling units, six stores and a community hall.

CREDIT UNIONS

The largest single co-operative group in the U.S.A. are the credit unions.

Following the slump in business, consequent upon the war, this group of co-operatives by 1948 had a business volume, assets and earnings beyond any previously recorded, and reserves stood at \$43,000,000. By 1950 the number of credit unions had passed the pre-war level and stood at 10,581.

The following year the assets of credit unions for the first time in their history passed the billion dollar mark, rising to \$1,198,402,000. By 1953, some 6,000,000 families were benefiting from the operations of 13,674 credit unions.

The phenomenal growth of the credit unions has continued unabated. At the end of 1954 their number had increased to over 15,000 and in 1957 they totalled some 18,000, with an aggregate membership of 10,000,000. Assets had reached \$4,000,000,000 and the loan figure stood at \$2,500,000,000—approximately 14 per cent of the small loan business in the U.S.A.

During the period under review, legislative activity in relation to credit unions has consisted for the most part of liberalising amendments to laws already operative. A permanent staff has also been organised to help people in the underdeveloped areas of the world, and a programme of training leaders from abroad in credit union ways has been initiated. Furthermore, at the beginning of 1958, the Credit Union National Association threw its membership open to any credit union in any part of the world.

INSURANCE.

Remarkably rapid development was achieved by the Co-operative Insurance Companies during the period under review, and in 1957 it was estimated that the ten insurance societies that participated in the Insurance Conference of the Co-operative League of the U.S.A., which was instituted in 1948 to further their mutual interest, had over 10 million policies of various types in force. Their aggregate assets were some \$400 million and their annual premium income \$350 million.

The largest of these co-operative insurance organisations was the group of companies operating under the name of *Nationwide*—a name that was adopted in 1955 when the component companies, namely Farm Bureau Mutual Automobile Insurance Company, Farm Bureau Life Insurance Company, and Farm Bureau Mutual Fire Insurance Company, realised that their geographic expansion into an increasing number of states was being hampered by the similarity in names with other farmers' insurance associations.

Farm Bureau Mutual Automobile Insurance Company, the first of *Nationwide's* organisations, was established in 1926 in Ohio. It made rapid headway, and in 1934 the Fire Insurance Company was started and in 1935 the Life Insurance Company was added. By 1951 the Farm Bureau Mutual Automobile Insurance Company was the second largest mutual insurance society in the country with over 2 million policy holders in 13 States and the District of Columbia. Statistics for 1953 show that the number of policies in force under the three companies was 2,771,000 and the premium income \$140,884,000. Their combined assets stood at \$180,791,000. Since 1953 the rate of growth of these companies' business has been between 15 and 25 per cent annually.

A feature of this growth has been the penetration of the companies' business into the non-farming communities, and in 1954 80 per cent of their total business was being done with non-farming policy holders. In that year, too, they had 2,900,000 policies in force and their assets stood at \$219 million. By the end of the period under review the number of policy holders had gone up to over three million and the combined assets of the companies were approaching \$400 million. For the year 1957 the aggregate business surplus of these companies was some \$70 million and together they employed over 5,000 agents and some 5,000 other employees. Their business had expanded geographically to cover 19 States and the District of Columbia.

Throughout the period it was an integral part of *Nationwide's* policy to channel part of its investable funds into promoting co-operation in other fields. In the final year of this survey some \$14 million were thus invested, "to put people's dollars to work in the people's interest." Examples of such investments were: the development of Lincoln village, a complete model city on the outskirts of Columbus; the manufacture of tectum, an economical building material which plays an important part in meeting the nation's, and indeed other nations' demands for schools, factories, shopping centres, and housing. Similarly, *Nationwide* made loans to consumers' co-operatives to help in the development of supermarkets and introduced a mortgage plan to ease the burden of buying homes.

Whilst it would be impossible in a survey of this type to deal adequately with the operations of all the insurance companies that participate in the Insurance Conference mention must be made of the "Mutual Service Insurance Companies," with headquarters in St. Paul, Minnesota.

Formed in 1941 as a result of a merger of five separate insurance organisations in the upper mid-west, Mutual Service Insurance now consists of two organisations: Mutual Service Life, and Mutual Service Casualty. Since 1946 they have operated under single management but their complete integration did not take place until the opening of the period under review.

The companies' growth has been rapid. Whereas in 1944 their combined assets were only \$1½ million and their annual premium income less than one million, by 1953 they had accumulated assets of \$14½ million and their annual premium income was running at approximately \$11 million. In the final year of our period there were some 250,000 policy holders paying an annual aggregate premium of over \$19 million, whilst the companies' combined assets were approximately \$35½ million.

Like the *Nationwide* group of insurance companies, the Mutual Service Companies invest in other co-operatives, in co-operative housing, and actively participate in co-operative educational programmes.

Co-operative Health Plans.

A number of significant developments of importance for co-operatives in Group Health Plans took place during the period 1949-57. Consequently interest in their work was stimulated with the result that at the end of the period some 1,400,000 persons were being covered for adequate medical care and attention. Contributing to the success of the 30 or so group health organisations were people's continuing dissatisfaction with the cost of medical care, and the removal of obstacles to their growth as a result of a number of court actions which resulted in decisions in favour of co-operatives. These actions were brought by the co-operatives as a result of the

boycott of the doctors they employed, or as a result of disciplinary actions against them and even the refusal to admit them into membership of professional organisations.

Typical of the development of these organisations was Group Health Mutual of St. Paul, Minnesota which, starting in 1938, had only 306 members, but by the end of the period under review had about 125,000 members. This Co-operative in 1950 introduced insurance for catastrophic illness and its services now cover the whole range of medical and hospital risks.

During the period the Group Health Co-operative of Puget Sound, founded in 1946, took over a hospital and its staff and in 1952 opened a new clinic building. It also started to operate its own pharmacy and in 1955 opened a branch clinic. Operating within the same area, but within a separate organisation, is a Group Dental Co-operative.

Most of the Group Health Co-operatives are affiliated to the Co-operative Health Federation of America.

Students' Co-operatives.

An interesting type of co-operative development in the U.S.A. is that of student co-operatives on the college campuses. During the period under review it was estimated that there were some 500 of these co-operatives operating in universities and colleges. Their total membership was about 50,000 and their annual volume of business exceeded \$10 million. They received a considerable boost at the end of the war which continued into the early years of our period although there was some decline in membership and in the number of associations operating at the end of the period. The object of these co-operatives is to provide accommodation for students in houses run by themselves, operate cafeterias and provide books and other facilities. Since most of the work is done by the students themselves the co-operatives have markedly reduced the cost of a college education.

CO-OPERATIVE LEAGUE OF THE U.S.A.

The Co-operative League of the U.S.A. is the basic federation of co-operatives in the country. Within its membership are regional wholesales, urban consumers' co-operatives, insurance companies, credit unions, electric co-operatives (in the case of the two latter, the affiliates are CUNA and NRECA respectively) as well as the Co-operative League of Puerto Rico.

In no sector of the Co-operative Movement has progress been more encouraging during the period under review than in the League. After a period of retrenchment between 1947 and 1949 there followed an improvement in the League's financial position as a result of several wholesales joining, a new bye-law permitting local co-operatives and even individuals to become associate members.

Consequently in 1950 the Congress was able to adopt a four-year Expansion Plan, calling for a national education and research plan under a full-time director; a broad public relations and information programme; closer working relations among co-operatives at all levels, at home and abroad; expansion into new fields.

By the beginning of 1954 the plan had crystallised into a set of annual conferences or institutes designed especially for professional co-operative workers in public relations, education, insurance, health, management, press and finance. A complete Co-operative Management Development Programme had been worked out to meet the problem of inadequate competent managerial personnel, and its services were available to any regional co-operative organisation that wished to use it. Two summer schools have been held and a programme of biennial schools organised. The statistical department had been overhauled and an information programme initiated. A regular news bulletin *The Co-operative News Service* had been introduced, as well as a regular weekly programme on the radio. A new publication *Co-op Report* had appeared, and more than half a million members had attended meetings and lectures organised by the public relations staff. Every month, too, a literature film bulletin was being issued, whilst in 1953 a co-operative editorial association was formed to advance professional standards of co-operative publications and provide information and techniques. The League, too, was making increased use of films to carry its message to the public, whilst in 1953, The People's Broadcasting Corporation, an auxiliary of *Nationwide* was granted the right to build its first TV. Station.

Under the auspices of the Rochdale Institute, the League's educational arm, and the Council of Co-operative Development, an annual two-week summer school course had been initiated at the university of Wisconsin for officials and members of trades unions.

The Washington Office of the League, which arranges for testimony by Co-operative Leaders and League representatives before Congressional committees on matters affecting co-operatives directly, and on matters concerned with the interests of the people generally, has also done valuable work. Whereas in 1950 the National Tax Equalisation Association had believed it could swing the Government to accept its views on the taxation of co-operative dividends, by 1953 the Senate had admitted the logic of the Co-operative argument and a proposal that co-operatives should be subjected to further taxation had been decisively rejected.

Similarly, whereas in 1951 every Co-operative Health Plan in the country had been in danger of being thrown out of business as the result of their doctors being denied the right to membership of medical societies, two legal actions backed by the League in places where the attack was strongest had helped to change all that.

Through its Washington office, too, the League provided major guidance to the Federal Housing Administration in its programme for co-operative housing. It also participated actively in the Anti-Monopoly Legislative Committee, worked for better food standards

through the Food and Drugs Administration, and was one of the sponsoring organisations for the highly successful conference on the Point IV programme in 1952.

By 1954 the experimental period of the League's advisory services on management and financial problems had passed, and the emphasis switched to developing them to the full to cover the whole field of Co-operative management and administration. Co-operative organisations were quick to re-act to the lead given by the League, and an ever growing use of expert consultants was made during the latter part of the period under review. Moreover, a new spirit had been generated, " a spirit of appreciation and understanding of the professional job that must be done by co-operative management at all levels."

Membership.

In 1953 the U.S.A.'s most powerful regional co-operative—Consumers' Co-operative Association of Kansas City—decided to withdraw its membership of the League. This severe loss however, was offset by the admission of the National Rural Electricity Co-operative Association; the Wisconsin Electric Co-operative; the inter-state wholesale National Co-operative Inc., and the Co-operative League of Puerto Rico.

**CONSUMERS' CO-OPERATIVE ASSOCIATION
—KANSAS CITY**

When tractors displaced the horse and plough on the prairies, the farmers began to combine for the purchase of high-quality liquid petroleum fuels, and later on to build their own distribution facilities. Eventually they moved into the refining and production of crude oil. The Consumers' Co-operative Association of Kansas City, which, since 1953, has been a member of the I.C.A. in its own right, provides an outstanding example of this development. Starting in 1929 with six local Co-operatives in membership it grew so rapidly that, by 1950, it had 1,417 associations to whom it supplied \$62,428,460 worth of merchandise—\$52,311,313 worth produced by C.C.A.'s own factories. Approximately 70 per cent of these supplies were oil and oil products.

The following table illustrates the growth of C.C.A.'s business during the period under review:—

TABLE I

Year	No. of Members (Societies)	Merchandise Supplied \$	Own Production \$
1949	1,455	55,992,131	44,241,301
1950	1,417	62,528,460	52,311,313
1951	1,400	74,886,155	62,492,990
1952	1,656	82,441,614	69,703,744
1953	1,675	83,949,541	70,155,105
1954	1,662	85,579,291	72,115,928
1955	1,693	90,552,618	74,672,014
1956	1,733	97,622,553	79,089,403

During the same period the financial position of C.C.A. was greatly strengthened as Table II indicates:—

TABLE II

Year	Reserves	Shares and Investments of Members
	\$	\$
1949	5,752,794	24,538,490
1950	6,347,373	—
1951	7,845,324	30,839,401
1953	—	44,216,128
1955	10,333,024	52,559,994
1956	12,172,584	58,166,800

As already indicated, C.C.A.'s main business is in oil and oil products. In 1951, its refineries processed 10,345,390 million barrels of crude oil, whereas in 1957-58 the amount was 12.7 million barrels, and 15 per cent of this came from wells that the regional Co-operative itself owns. In addition it controlled a further 126 thousand undeveloped areas. During the period under review considerable improvements have been carried out at the oil refineries including a new catalytic cracking unit at the Phillipsburg refinery in 1953; similar new installations were brought into service at Coffeyville during 1956. These and other improvements led to considerably higher quality products.

After oil, feed and fertilisers are the two most important items handled by C.C.A., as shown in the following table:—

TABLE III

Year	Feed	Fertilisers
	\$	\$
1951	7,747,109	3,411,696
1952	9,543,640	3,867,374
1953	9,218,943	4,254,219
1954	6,798,077	4,905,077
1955	6,188,848	9,410,529
1956	6,553,201	10,702,764

During the period under review the volume of fertilisers handled by C.C.A. has increased remarkably, but perhaps the biggest boost was the opening at Lawrence in 1954 of the \$16 million nitrates plant which has a capacity of 110,000 tons of nitrate products a year. This was the largest single project ever undertaken by a co-operative in the U.S.A.

Generally speaking, individual farmers did not benefit from the high national prosperity which was a feature of the period under review. Farmers generally had to pay more for their requirements and obtained less for their products, but the work of C.C.A. in easing the cost price squeeze was noteworthy, for in scores of communities, savings to farmers resulting from dividends on their co-operative purchases ranged from five to ten per cent of the net income; and in community after community there is concrete evidence that the presence of the co-operative has influenced price levels to the advantage of farmers who buy and sell through non-co-operative channels.

It is not only on the business side, however, that the period was an encouraging one for C.C.A. In 1956 it was able to open new headquarters in Kansas City. C.C.A.'s influence was also felt through its technical research into methods of keeping its products and processes abreast of industrial progress.

Direct management assistance was provided for scores of local societies including the finding of suitable managers. The Consumers' Insurance Agency served 425 local societies and helped others to provide necessary insurance protection. Similarly a special co-operative financing service for C.C.A. members was operated, and the newspaper, *The Co-operative Consumer* which has an average circulation of approximately a quarter of a million was published fortnightly. C.C.A. also ran some 50 specialised schools every year for employees of local societies and drew up plans for the establishment of a permanent Co-operative School.

On the international plane, C.C.A. shipped, through the International Co-operative Petroleum Association, lubricating oil and grease to many countries.

U.S.S.R. CONSUMERS' CO-OPERATIVES

Organisation affiliated to the I.C.A.:

"Centrosoyus"—The All-Russia Central
Union of Consumers' Co-operative
Societies of the U.S.S.R.

Area: 22·4 m. sq. km.

Population: 200·2 million

Consumers' Societies in the U.S.S.R. are a mass social-economic organisation of working people with a membership of over 34 million. Their principal objective is to organise Soviet trade through the efforts of shareholders and using their funds.

By the end of 1957 there were 19,247 consumers' societies, 3,132 district consumers' unions, and 166 regional, territorial, and republican unions of co-operative societies, within the framework of the U.S.S.R. consumers' co-operative movement. The Central Union of Consumers' Societies (*Centrosoyus*) unites 15 republican consumers' unions.

Consumers' co-operatives of the U.S.S.R. contribute in all their activities to the improvement of living and cultural standards of the people, and their interests coincide with those of the Soviet State. Therefore they enjoy all possible support from the state and receive from it everything necessary for their development and the realisation of their aims.

The period 1949 to 1957 saw further development of co-operative democracy and considerable growth in the economic activities of consumers' co-operatives.

During that period, the Fourth Congress of Representatives of the U.S.S.R. Consumers' Co-operatives, held in Moscow in 1954, was an important event. The Congress adopted a number of important decisions aimed at still more active participation of shareholders in the management of co-operatives and at enabling them to enjoy more fully their rights as their sole owners.

The regional councils of consumers' societies themselves make the monthly plans for retail trade turnover, for wholesale turnover, for the gross output of their own production, the turnover quotas for specific types of goods, for the number of employees and wage funds, as well as for the training of personnel. The regional consumers' unions deal with such questions as the establishment of trading, purchasing, and manufacturing enterprises, the structure and staff of co-operative organisations, changes in wage rates for retail traders and employees engaged in procuring agricultural products and raw materials.

The consumers' societies and district consumers' unions themselves draw up plans for purchasing agricultural products for their own needs and decide whether it is necessary to mark down certain goods.

RETAIL TRADE

The economic activities of the U.S.S.R. consumers' co-operatives are manifold, and are concentrated on fully meeting the demands of the rural population for consumer goods and the demands of the collective farms for industrial commodities as well as aiding the collective farms and collective farmers to dispose of their produce.

The period from 1949 to 1957 saw a great increase in retail trade. The growth of co-operative retail trade turnover is revealed by the following data (in the prices of corresponding years):

RETAIL TRADE
(in millions of roubles)

Year	Trading Network (less commission trade)	Catering Establishments	Total
1949	75,465	8,894	84,359
1950	81,913	8,596	90,509
1951	87,461	9,028	96,489
1952	89,796	9,474	99,269
1953	101,122	10,306	111,500
1954	120,916	12,188	135,344
1955	127,012	12,884	144,799
1956	141,226	13,479	161,747
1957	167,382	14,059	189,671

In 1957 retail trade turnover rose more than 3.7 times compared with 1949 (in comparable prices), due largely to the constant increase in production of consumer goods and the steady advancement of living standards.

After 1953, due to the powerful growth of agricultural production, trade turnover of consumers' co-operatives began to overtake state-controlled trade in the rate of its development. During 1957, the share of consumers' co-operatives in the total turnover of state-controlled and co-operative trade increased by 30.3 per cent, as against 25.9 per cent in 1953, whilst *per capita* trade turnover in the countryside increased 2.8 times, as compared with 1940.

In the national republics, trade turnover is also developing at an exceedingly high rate. In 1956 trade turnover of all consumers' co-operative organisations increased 2.5 times, as compared with 1940, whilst in the Kazakh Republic it rose 4.7 times, in the Moldavian Republic, 3.4 times; and in the Tajik Republic, 2.8 times.

Considerable growth in trade turnover also took place in regions where 36 million hectares of virgin land are being developed. During the past four years, trade turnover in the Kustanai and Akmolinski region, 3.9 times; and in the Altai territory, 2.6 times.

Trade turnover in the countryside is not only growing rapidly, but its structure is changing radically.

The composition of retail trade turnover in the trading network, and the catering establishment, of consumers' co-operatives (less the commission trade) is as follows (in the prices of corresponding years):

	1949		1957	
	In millions of roubles	In percentage of the total	In millions of roubles	In percentage of the total
All goods including:	93,359	100·0	181,441	100·0
Foodstuffs	54,413	53·8	82,478	45·5
Non-Foods	38,946	46·2	98,963	54·5

The sale of non-foods has substantially increased. In rural districts many goods now finding their way to the average consumer, were previously considered urban consumption commodities. Compared with 1953 the sale of clothes, knitted goods, and footwear, and bicycles, doubled; whilst the sale of silk fabrics, furniture, and radio receivers, went up by approximately 2.5 times; and cameras, more than three times. During the past four years consumers' co-operatives sold 193,000 television sets, and the sale of books doubled.

As a result of construction work on collective farms, sales of building materials greatly increased. Thus, in 1957, the sale of cement was 2.3 times higher than in 1953; salt, 2.6 times; and window glass, 70 per cent higher.

The sale of foodstuffs, i.e., sugar, confectionery, fish, cereals, macaroni, bread products, fats, and canned foods, considerably increased in the trading network and catering establishments of consumers' co-operatives. Catering establishments considerably increased their own production, which in 1957 amounted to 1,813 million dishes, as against 669 million dishes in 1949.

In carrying on retail trade and catering for the rural population, consumers' co-operatives operate an extensive network of district department stores and village shops, dealing in dry goods, footwear, and books, lunchrooms, restaurants, and other trading establishments. During the period 1949 to 1957, the network of retail trade enterprises and catering establishments increased almost 1.5 times, and by the end of 1957 amounted to 278,823 retail trade enterprises and 35,859 catering establishments.

Parallel with the extension of the trading network, consumers' co-operatives have taken a number of steps to introduce progressive trading methods. Delivery trade, in small villages where there are no static shops, to farms and in field camps, has met with whole-hearted approval. The consumers' co-operative organisations also offer exhibition-sales, open counter display of goods, sample sales, and the cutting out of fabrics at the request of customers.

Catering establishments, too, are making ever wider use of self-service, the dinner delivery service, and the subscription sale of dinners.

WHOLESALE TRADE

The development of retail trade through consumers' co-operatives is backed by the main wholesale trade departments of

Centrosoyus, the wholesale bases of the republican, territorial, and regional consumers' unions. The use of several wholesale links is necessitated by the dispersion of the retail trading establishments, their remoteness from production and large wholesale trading centres, and the comparatively small scope of many co-operatives.

Co-operative wholesale trade is carried on by 31 wholesale bases of the main trading departments of *Centrosoyus*, 67 wholesale bases of the republican consumers' union, 464 bases of the regional, territorial, and national consumers' unions of autonomous republics, as well as by more than 3,000 district consumers' unions.

Consumers' co-operatives operate a great number of general-purpose and specialised warehouses-food stores, stores for manufactured goods, salt and kerosene stores, etc.

In recent years a number of measures have been taken to improve wholesale trading and to reduce the number of stages in the transportation of goods. These have considerably accelerated the process of trade turnover, improved the supplies, reduced the labour of shop assistants, improved the quality of service, and reduced delivery costs. Circular and centralised deliveries, from wholesale bases of regional and territorial consumers' unions, from the bases and enterprises of the delivering agencies as well as from the warehouses of the district consumers' unions direct to the retail trading network, have been developed, thus by-passing the distribution warehouses and main shops of consumers' societies.

In improving supplies to the trading network, an important part is now being played by mail-order trade, which is assuming particular significance.

In 1957 the mail order trade turnover amounted to 2,620 million roubles and is growing rapidly. Mail order business is also being developed by the republican and regional consumer's unions, and new mail order houses have been established by consumers' co-operatives in Leningrad, Tashkent, Kharkov, and Novosibirsk.

Purchase of Agricultural Products

Another important aspect of the activities of consumers' co-operatives is the procurement and purchasing of agricultural products and raw materials. Consumers' co-operatives form a universal procuring organisation which purchases and procures more than 60 types of agricultural products, thus greatly assisting collective farmers in disposing of their produce and contributing to fuller utilisation of additional resources in order to meet the rising demands of the population for foodstuffs and the demands of the industry for raw materials.

Consumers' co-operative organisations procure and purchase potatoes, vegetables, orchard and wild fruit, eggs, medical and industrial raw materials, berries, mushrooms, honey, feathers, bristles, down, game and wild fowl. As a result of the liquidation of the Ministry of Procurement, consumers' co-operatives have assumed everywhere the task of procuring and purchasing wool, rawhide, fur, fur raw materials, and astrakhan.

For many types of agricultural products, and raw materials, consumers' co-operatives are the main and sole procurer. In 1957, their share of the total procurement and purchasing of some staple agricultural products was:

Products	Percentage	Products	Percentage
Eggs	100	Rawhide	72
Potatoes	61	Wool	100
Vegetables... ..	81	Fur	62
Water melons and melons	98		

Agricultural developments and the consolidation of the collective farm system as a result of the reorganisation of the machine and tractor stations, the abolition of mandatory deliveries and payments in kind, and the establishment of higher prices for the products purchased, have all contributed to a sharp increase in the procuring activities of consumers' co-operatives. For example, in 1957 the procurement and purchasing of potatoes increased more than 1.5 times, vegetables almost 4.5 times, fruits more than twice, and eggs more than 3.5 times, as compared with 1949.

Considerable headway was made, too, in the fur trade, and in wild animal and rabbit breeding. In 1957 alone consumers' co-operatives organised 67 new animal farms, bringing the total to 206. The number of animals on these farms increased within the year from 29,000 to 42,000 head, and the annual yield by 15,000,000 roubles, and amounting to 12 per cent of the total fur procured.

The procurement of rabbit furs in 1957 increased by 21 per cent. This was achieved by the development of rabbit breeding in the co-operatives.

About 3,900 district procuring offices and more than 18,000 consumers' societies are taking part in procuring and purchasing agricultural products and raw materials.

Production

The consumers' co-operatives in the U.S.S.R. operate large-scale manufacturing enterprises based, as a rule, on the use of local raw materials and agricultural products purchased from collective farms and collective farmers. They had more than 29,000 manufacturing enterprises at 1st January, 1958.

Particular progress was made by the co-operative bakeries, of which 17,000 cater primarily for the workers and employees of state farms, repair and maintenance stations, and the population of district centres and workers' settlements. Similar progress was made in the production of sausages, canned vegetables and fruit, pickled vegetables and fruit, wines, non-alcoholic beverages, fruit, berry juices, and other foodstuffs.

The production of consumer goods and household utensils (ready-made clothes, furniture, plates and dishes, and other items) is also increasing.

The production of goods manufactured by consumers' co-operatives rises from year to year. As compared with 1950, the gross output of co-operative industrial enterprises increased 2.2 times in 1957 (in comparable prices) and amounted to more than 12 billion roubles.

At present, along with the development of the manufacturing side of co-operative activities, great stress is being laid on the all-out expansion of services offered to the rural population: the construction of collective farm kitchens, tailor and shoe shops, laundries, repair shops for bicycles, motor-cycles, sewing machines, electric and radio equipment, etc.

The growth in trade turnover, procuring activities and production of consumers' co-operatives has been attended by a substantial strengthening of the finances of co-operative organisations.

In 1957 the funds of the consumers' co-operatives in circulation had increased by 12.9 billion roubles as compared with 1949. The accumulation of funds and strengthening of finances have permitted the financing of large-scale capital construction and economic activities on a wider scale.

TRAINING AND EDUCATION

Consumers' co-operatives employ at the present time about 1.5 million people. During the last few years the quality of the personnel improved considerably, about half of the heads of the trading sections of district consumers' unions having higher and secondary education.

Co-operative training in the U.S.S.R. is carried out through four colleges, 77 technical schools (having 54 correspondence departments), 10 two-year inter-regional co-operative trade schools 119 one-year co-operative trade schools, 5 schools for instructors and auditors, and 13 special training centres, as well as by individual practical training (apprenticeship). Consumers' co-operatives now employ more than 100,000 graduates of co-operative schools.

At the present time measures have been mapped out to improve still further the system of co-operative training, aiming at improving the practical training of the students of co-operative schools and at producing efficient co-operators.

An important role in providing special literature for the employees of consumers' co-operatives organisations and co-operative school students, in improving their skills, in exchanging experience and propagating progressive techniques, is played by the *Centrosoyuz* Publishing House, newly established in 1949. From 1949 to 1957 it published 1,523 books and pamphlets, albums, and posters, with a total circulation of 49 million copies. Since 1956, special topical books, pamphlets, and bulletins have been published containing information on progressive techniques and methods of trade practiced abroad. In 1957 the *Sovietskaya Potrebitelskaya Kooperatsiya* magazine was founded. It seeks to reflect the manifold activities of consumers' co-operatives, to cover the theory and

practice of co-operation, the development of the international co-operative movement, the economy, organisation and technique of Soviet co-operative trade, procurement and production. It contributes, too, to the propagation of progressive experience in domestic and foreign techniques.

A great part in popularising progressive methods is played by the Centrosoyus Pavilion at the U.S.S.R. Exhibition of the Achievements of Soviet National Economy. During the past four years the pavilion was visited by 1·6 million people, and about 500 foreign delegations.

Consumers' co-operatives pay great attention to the promotion of the material and cultural well-being of co-operators. Housing construction for instance has been greatly expanded during the last few years. Co-operatives have their own sanatoria and rest-homes where thousands of co-operators spend their vacations, kindergartens and crèches. Children of shareholders and employees spend their summer vacations in pioneer camps.

Large-scale educational and cultural work, both among the employees of co-operative organisations and enterprises, is also carried on. In 1957 co-operative organisations had about 4,500 clubs and recreation rooms, where about 3,000 amateur groups and 4,000 libraries operate. Hundreds of thousands of lectures and reports on co-operative, economic, agricultural and other subjects were delivered in 1949-1957.

YUGOSLAVIA

Organisation affiliated to the I.C.A.:

Glavni Zadružni Savez F.N.R.J.—
(General Federation of Co-operative
Unions).

Area: 255,000 sq. km.

Population: (1955) 17,628,000
per sq. km.: 69

ECONOMIC DEVELOPMENT

Co-operative development in Yugoslavia from 1949 to 1957 was conditioned by the changes that took place in the national economy as a whole in the agricultural field, in social and economic relations, and particularly in the system of economic administration. These changes influenced co-operative management and organisation.

During this period the country's economy, especially its industry, was greatly strengthened, and Yugoslavia has now become more of an industrial than an agricultural country. As far as national revenue is concerned industry now occupies first place instead of agriculture, and this has brought about important developments within the home market. Large numbers of the agricultural population, unable to find work on the land, turned to industry and other non-agricultural jobs, so that in Yugoslavia to-day agriculture provides a livelihood for only 56 per cent of the people, as compared with 76 per cent before the war. The introduction into agriculture of modern techniques and the organisation of productive processes on an up-to-date basis have made further contributions to the changes taking place.

Experience and increased productive strength have justified departures from the earlier method of distributing goods and economic administrative forms. Since 1950 the Law on the Restoration of Enterprises to the Management of Members of Workers' Collectives has been in force, and the system of workers' self-management and direct democracy has become so well established that many governmental functions have now become unnecessary and have been transferred to the workers' collectives and the inhabitants of the communes.

In the agricultural field there have been constant changes in productive relations. The agrarian reform of 1953 allowed a private individual to possess no more than 10 hectares of arable land, whilst changes in economic administration brought with them, too, changes in the organisation of co-operatives, particularly those in the agricultural field. The earlier policy for development of agricultural working co-operatives and the close linking of members and their productive resources with these organisations has been abandoned. Now, the most appropriate form and most democratic

method of co-operative organisation, that is, the general type agricultural co-operative, has been selected to meet the requirements of agricultural development and to improve the living conditions of the peasants.

After the successful carrying through of the basic programme of industrialisation and provision of electric power throughout the country, large financial sums could be set apart for agricultural development. Under the present Five-Year Plan more than 400 milliard dinars will be invested in agriculture, and Co-operation has been given a very important role to play in the development of rural agriculture on modern lines.

Under the influence of all these factors changes have taken place in the co-operative field affecting both the number and size of units, the development of new business organisations, the utilisation of available resources, and even of fundamental objectives.

The underlying structure of Yugoslav Co-operation has a predominantly rural character and non-agricultural co-operatives form only one-seventh of the total number of co-operatives. Their share of the total assets of co-operative organisations is even less significant.

AGRICULTURAL CO-OPERATION

In the field of Agricultural Productive Co-operation in Yugoslavia there are two types of co-operatives. From 1945 until 1952 the emphasis was on so-called agricultural working co-operatives. Under this scheme peasants contributed to the co-operative all the land they owned over 1 hectare, all their draught animals, and a fixed number of their productive animals, as well as all important stocks. Remuneration was calculated on the basis of work accomplished. At the end of 1950 the number of these co-operatives was estimated at 7,012, with 377,163 affiliated rural families. Their assets totalled 19.6 per cent of all agricultural assets throughout the country. The great weakness of this type of co-operative, however, was its low output—since the collectivisation of land and of primitive methods of production could not in themselves lead to high productivity. Moreover it was contrary to the principle of democratisation and efficient administration. It was for this reason that, in 1953, reorganisation of agricultural working co-operatives was undertaken. Since then many of these co-operatives have been liquidated and the land returned to members, whilst others have been amalgamated with, or incorporated in, agricultural co-operatives of the general type. At the end of 1957 there were only 508 agricultural working co-operatives in Yugoslavia.

General Type Societies

The second kind is the general type agricultural co-operative, which is engaged in many economic activities such as the production and marketing of agricultural products, supply of farm requisites

and consumer goods, the provision of services such as machinery for common use, surveying the geological structure and quality of the land, treatment of animals, prevention of plant diseases and pests, etc., savings and credit for members, maintenance of artisanal workshops and cinemas, as well as the encouragement of all cultural activity. The general type of agricultural co-operative has its own resources which are used to finance all kinds of production. Their assets amount to approximately 200,000 hectares of land which are increased by leases from individual peasants as well as by actual purchase. The greater part of the productive activity of these co-operatives, however, is carried out on the peasants' own land, where, either working in conjunction with the owner of the land, or producing on their own account, they are under the general control of the co-operative. In both cases the co-operative allows the peasants to use at reasonable charges all modern means of production (machinery, artificial fertiliser, seeds, pedigree stock, etc.). In this way agricultural production can be carried out on a high organisational level and with the use of the best agricultural techniques—something that was hitherto impossible.

After the Second World War, general type agricultural co-operatives for many years functioned more like rural consumer co-operatives, and for this reason were numerous and had large memberships. Non-agriculturists as well as farming families were affiliated to these co-operatives. The peak number of these co-operatives was reached in 1949—9,060, with a membership of 3,460,728. After 1952, when agricultural co-operatives were being directed to help in the organisation of agricultural production proper and towards the improvement of production in rural economy, their members and their memberships began to decrease. Societies decreased because of amalgamations, which underlined the fact that co-operatives had to avail themselves of the help of qualified technical cadres and the best means of production. The number of members decreased partly because non-agriculturists left the co-operatives, and partly because increased shares were demanded of members. By the end of 1957, the number of general type agricultural co-operatives was no more than 5,384, with a total membership of 1,404,437; the latter figure representing, approximately the number of affiliated rural families.

Specialised Societies

Apart from the general type agricultural co-operatives there are specialised agricultural co-operatives which are run on similar lines. While the former are engaged in various kinds of activities, the specialised co-operatives concentrate on one. Generally these are processing co-operatives, such as dairy co-operatives, fruit co-operatives, vine-growing co-operatives, etc. Amongst these co-operatives, too, amalgamations have taken place, reducing their number (at the end of 1957) to 133, with a total membership of 40,817.

Membership of all types of co-operatives is voluntary, peasants and other interested persons deciding as their economic interest

dictates. Agricultural co-operatives to-day, however, cover 51 per cent of the total number of rural families in Yugoslavia; but that does not mean that other non-affiliated bodies cannot take advantage of the services offered by co-operatives. General type agricultural co-operatives in fact offer their services to all peasants under the same or only slightly less favourable conditions than to members.

Commercial Unions

Within the general framework of Agricultural Co-operation there are co-operative commercial unions formed by the association of local co-operatives. These commercial unions, covering an area greater than the territory of individual co-operatives, permit a more rational use of resources and a more economic realisation of certain important functions. Their main activity is the organisation of means of improving productivity, agricultural production, the application of modern productive methods, the supply of agricultural machinery and the processing of agricultural products, as well as importing and exporting on behalf of the co-operatives. At the end of 1957 there were 291 such commercial unions.

General Resources

Although the number of co-operatives decreased during these years there was a constant growth of resources and the aggregate capital of all agricultural co-operatives, for example, increased during the last three years of the period under review by 180 per cent, whilst share capital and working capital together have increased by 170 per cent. Capital of the commercial unions (created in 1956 and 1957) rose to 111.5 milliard dinars by the end of 1957, the equivalent of \$371 million by present-day exchange rates.

These resources are used in the first place for agricultural mechanisation, and secondly for the processing of agricultural produce and the equipment of institutions for the improvement of agricultural techniques. At the end of 1957, co-operative organisations owned 9,295 tractors and about 20,000 other machines. Furthermore, they controlled over 10,000 depots of various sizes, 1,032 milk centres, 271 dairies, 20 fruit and vegetable processing plants, 151 fruit and vegetable drying factories, 490 wine cellars, 243 slaughterhouses, 34 cold stores, 360 flour mills, and more than 100 fodder stores, etc. Over the past few years investments in co-operative organisations reached an annual amount of between 10 and 30 milliard dinars, and there will be further increases in the years ahead.

The fact that co-operative organisations have at their service a large number of experts on agricultural production and a number of agricultural colleges must also be emphasised. At the end of 1957, they had 549 agronomists, 84 veterinary surgeons, and 2,236 specialists in agricultural techniques. At that time, too, they owned 110 plant nurseries, 2,081 stations and smaller centres for breeding and veterinary treatment, as well as 13 larger nurseries for vines and fruit trees.

NON-AGRICULTURAL CO-OPERATION

In this sector are included artisanal productive co-operatives (of tailors, shoe manufacturers, carpenters, painters, tinsmiths, electricians, etc.) artisanal purchasing and marketing co-operatives, housing co-operatives, and co-operatives of professional people (painters, sculptors, priests, students, etc.). The total number of non-agricultural co-operatives at the end of the period under review was 1,470, with 157,860 members.

Agricultural and non-agricultural co-operatives are organised in unions made up of district, regional and state unions of agricultural co-operatives, and special unions of non-agricultural co-operatives.

The functions of these unions are training and education and inspection. All these unions are members of the General Co-operative Union of Yugoslavia.

Finance and Credit

Financial and credit activities of co-operative organisations are carried out through the co-operative savings banks in each district. In 1957 these numbered 107 with 74 branches. In addition, all general type agricultural co-operatives have their own savings and credit sections. During 1957, co-operative savings banks granted loans to a value of 22.1 milliard dinars.

International Co-operative Alliance

SYNOPTIC TABLES

- I. Types of Constituent Societies: Number of Societies and Individual Membership.**
- II. Trade and Own Production of Constituent Societies.**
- III. Co-operative Banks and Unions of Credit Societies.**
- IV. Co-operative Insurance Societies — Individual and Collective Assurance.**



N.B. In all Tables national aggregates are shown in black type.

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal Soccs.		Agricultural, Fishery Societies	
		1	2	1	2	1	2
EUROPE							
AUSTRIA	1951	82	277,148	272	52,063	2,516	550,374
	1954	88	337,295	228	50,000	2,490	635,537
	1957	86	375,617	209	41,500	2,417	689,522
Konsumverband	1951	82	277,148	—	—	—	—
	1954	88	337,295	—	—	—	—
	1957	86	375,617	—	—	—	—
Allg. Verband f. d. landwirtsch. Genossenschaftswesen	1951	—	—	—	—	2,516	550,374
	1954	—	—	—	—	2,490	635,537
	1957	—	—	—	—	2,417	689,522
Österr. Genossenschaftsverband	1951	—	—	272	52,063	—	—
	1954	—	—	228	50,000	—	—
	1957	—	—	209	41,500	—	—
Österr. Verband gemeinnütziger Bau-, Wohnungs-u. Siedlungsvereinigungen	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
BELGIUM	1951	41	522,282	15	1,124	—	—
	1954	40	519,287	13	929	—	—
	1957	66	801,891	12	845	—	—
S.G.C.	1951	39	382,219	15	1,124	—	—
	1954	38	331,696	13	929	—	—
	1957	36	352,020	12	845	—	—
Fédération Nationale des Coopératives Chrétiennes	1951	1	92,098	—	—	—	—
	1954	1	129,515	—	—	—	—
	1957	1	155,184	—	—	—	—
Economie Populaire	1951	1	47,965	—	—	—	—
	1954	1	58,076	—	—	—	—
	1957	1	65,549	—	—	—	—
Société Coopérative Fédérale	1957	28	229,138	—	—	—	—
Ophaco—Office des Pharmacies Coopératives de Belgique	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
Institut Provincial de Coopération Agricole†	—	—	—	—	—	—	—
BULGARIA	1951	—	—	—	—	3,500	1,250,000
Central Co-operative Union	1954	—	—	—	—	2,204	1,298,915
	1957	—	—	—	—	2,009	1,613,704
CZECHOSLOVAKIA	1952	412	1,507,000	417	87,000	236	437,000
Ustredni Rada Druzstev	1954	597	1,595,452	424	90,057	203	424,831
	1957	265	1,680,220	716	106,747	305	398,011
DENMARK	1951	1,956	454,700	142	—	5,874	774,551
	1954	1,964	482,400	147	—	6,118	798,021
	1957	1,952	491,000	145	—	6,263	796,813
						41*	1,510*
De samvirkende danske Andels-selskaber	1951	1,956	454,700	—	—	5,874	774,551
	1954	1,964	482,400	—	—	6,118	798,021
	1957	1,952	491,000	—	—	6,263	796,813
						41*	1,510*
Det kooperative Faellesforbund	1951	(53)	(123,742)	142	—	—	—
	1954	(51)	(136,689)	147	—	—	—
	1957	(51)	(144,982)	145	—	—	—

* Fishery Societies

† Promotional Organisation

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Socs.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
215	37,000	—	—	1,907	508,610	4,992	1,425,195	6,934,000
349	50,000	—	—	1,918	592,690	5,073	1,665,522	6,969,000
343	62,000	—	—	1,927	698,379	4,982	1,867,018	6,997,000
—	—	—	—	—	—	82	277,148	—
—	—	—	—	—	—	88	337,295	—
—	—	—	—	—	—	86	375,617	—
—	—	—	—	1,759	298,610	4,275	848,984	—
—	—	—	—	1,761	330,690	4,251	966,227	—
—	—	—	—	1,766	402,904	4,183	1,092,426	—
—	—	—	—	148	210,000	420	262,063	—
—	—	—	—	157	262,000	385	312,000	—
—	—	—	—	161	295,475	370	336,975	—
215	37,000	—	—	—	—	215	37,000	—
349	50,000	—	—	—	—	349	50,000	—
343	62,000	—	—	—	—	343	62,000	—
—	—	7	—	—	—	63	523,406	8,678,000
—	—	24	—	—	—	77	520,216	8,819,000
—	—	25	—	—	—	103	802,736	8,989,000
—	—	7	—	—	—	61	383,343	—
—	—	8	—	—	—	59	332,625	—
—	—	8	—	—	—	56	352,865	—
—	—	—	—	—	—	1	92,098	—
—	—	—	—	—	—	1	129,515	—
—	—	—	—	—	—	1	155,184	—
—	—	—	—	—	—	1	47,965	—
—	—	—	—	—	—	1	58,076	—
—	—	—	—	—	—	1	65,549	—
—	—	—	—	—	—	28	229,138	—
—	—	16	—	—	—	16	—	—
—	—	17	—	—	—	17	—	—
—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	3,500	1,250,000	7,285,000
—	—	—	—	—	—	2,204	1,298,915	7,467,000
—	—	—	—	—	—	2,009	1,613,704	7,667,000
98	96,000	—	—	—	—	1,163	2,127,000	12,532,000
98	96,928	—	—	—	—	1,322	2,207,268	12,952,000
82	100,114	—	—	—	—	1,368	2,285,092	13,353,000
255	58,708	64	—	52	19,090	8,343	1,307,049	4,304,000
300	76,040	76	—	55	22,318	8,660	1,378,779	4,406,000
303	98,732	87	—	57	23,282	8,848	1,411,337	4,500,000
—	—	—	—	52	19,090	7,882	1,248,341	—
—	—	—	—	55	22,318	8,137	1,302,739	—
—	—	—	—	57	23,282	8,313	1,312,605	—
255	58,708	64	—	—	—	514	182,450	—
300	76,040	76	—	—	—	574	212,729	—
303	98,732	87	—	—	—	586	243,714	—

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal Soccs.		Agricultural Fishery Societies	
		1	2	1	2	1	2
EIRE							
The National Co-op. Council†	—	—	—	—	—	—	—
FINLAND	1951	500	991,682	—	—	454	231,404
	1954	492	1,023,308	—	—	360	258,518
	1957	488	1,001,127	—	—	363	312,598
Yleinen Osuuskauppojen Liitto	1951	379	496,633	—	—	—	—
	1954	374	496,267	—	—	—	—
	1957	369	493,673	—	—	—	—
Kulutusosuuskuntien Keskusliitto (K.K.)	1951	121	495,049	—	—	—	—
	1954	118	527,041	—	—	—	—
	1957	119	506,454	—	—	—	—
Pellervo Seura	1951	—	—	—	—	454	231,404
	1954	—	—	—	—	360	258,518
	1957	—	—	—	—	363	312,598
FRANCE	1951	947	2,551,792	665	43,020	13,500	1,500,000
	1954	789	2,703,178	672	43,890	13,500	1,500,000
	1957	643	3,026,000	600	39,000	13,500	1,500,000
						74*	25,237*
F.N.C.C.	1951	947	2,551,792	—	—	—	—
	1954	789	2,703,178	—	—	—	—
	1957	643	3,026,000	—	—	—	—
Confédération des Sociétés Coopératives Ouvrières de Production	1951	—	—	665	43,020	—	—
	1954	—	—	672	43,890	—	—
	1957	—	—	600	39,000	—	—
Fédération Nationale des Sociétés Coopératives de Production du Bâtiment, des Travaux Publics et des Matériaux de Construction	1957	—	—	(350)	(15,000)	—	—
Fédération Nationale de la Coopération, de la Mutualité et du Crédit Agricoles	1951/57	—	—	—	—	13,500	1,500,000
Caisse Nationale de Crédit Agricole	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
Fédération Nationale de la Coopération Agricole†	1951/57	—	—	—	—	(22‡)	—
Confédération des Organismes de Crédit Maritime Mutuel	1957	—	—	—	—	74	25,237
Fédération Nationale des Sociétés Coopératives d'Habitations à Loyer Modéré	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
GERMANY	1951	309	1,598,413	—	—	—	—
	1954	312	2,140,047	—	—	—	—
	1957	300	2,379,238	—	—	—	—
Zentralverband deutscher Konsumgenossenschaften	1951	309	1,598,413	—	—	—	—
	1954	312	2,140,047	—	—	—	—
	1957	300	2,379,238	—	—	—	—
Gesamtverband Gemeinnütziger Wohnungsunternehmen	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—

* Fishery Societies

† Promotional Organisation

‡ National Unions or Federations

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Socs.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
—	—	—	—	—	—	—	—	—
—	—	—	—	658	239,180	1,612	1,462,266	4,047,000
29	—	—	—	594	267,208	1,475	1,549,034	4,191,000
33	—	—	—	563	287,798	1,447	1,601,523	4,336,000
—	—	—	—	—	—	379	496,633	—
—	—	—	—	—	—	374	496,267	—
—	—	—	—	—	—	369	493,673	—
—	—	—	—	—	—	121	495,049	—
—	—	—	—	—	—	147	527,041	—
—	—	—	—	—	—	152	506,454	—
—	—	—	—	658	239,180	1,112	470,584	—
—	—	—	—	594	267,208	954	525,726	—
—	—	—	—	563	287,798	926	600,396	—
168	20,000	—	—	4,027	847,705	19,307	4,962,517	42,056,000
167	35,000	—	—	3,848	1,005,110	18,976	5,287,178	43,279,000
178	179,628	—	—	3,562	1,187,362	18,633	5,962,227	44,071,000
—	—	—	—	76*	5,000*	—	—	—
—	—	—	—	—	—	947	2,551,792	—
—	—	—	—	—	—	789	2,703,178	—
—	—	—	—	—	—	643	3,026,000	—
—	—	—	—	—	—	665	43,020	—
—	—	—	—	—	—	672	43,890	—
—	—	—	—	—	—	600	39,000	—
—	—	—	—	—	—	(350)	(15,000)	—
—	—	—	—	—	—	13,500	1,500,000	—
—	—	—	—	4,027	847,705	4,027	847,705	—
—	—	—	—	3,848	1,005,110	3,848	1,005,110	—
—	—	—	—	3,562	1,187,362	3,562	1,187,362	—
—	—	—	—	—	—	—	—	—
—	—	—	—	76	5,000	150	30,237	—
168	20,000	—	—	—	—	168	20,000	—
167	35,000	—	—	—	—	167	35,000	—
178	179,628	—	—	—	—	178	179,628	—
1,860	724,243	—	—	—	—	2,169	2,322,656	50,531,000
2,449	860,357	—	—	—	—	2,761	3,000,404	51,880,000
2,348	962,191	—	—	—	—	2,648	3,341,429	53,692,000
—	—	—	—	—	—	309	1,598,413	—
—	—	—	—	—	—	312	2,140,047	—
—	—	—	—	—	—	300	2,379,238	—
1,860	724,243	—	—	—	—	1,860	724,243	—
2,449	860,357	—	—	—	—	2,449	860,357	—
2,348	962,191	—	—	—	—	2,348	962,191	—

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal SoCs.		Agricultural, Fishery Societies	
		1	2	1	2	1	2
GREAT BRITAIN	1951	983	10,929,336	45	14,957	—	—
	1954	952	11,486,726	47	14,346	—	—
	1957	916	12,333,832	42	12,999	—	—
Co-operative Union	1951	983	10,929,336	45	14,957	—	—
	1954	952	11,486,726	47	14,346	—	—
	1957	916	12,333,832	42	12,999	—	—
Co-operative Productive Federation	1951	—	—	(37)	(13,322)	—	—
	1954	—	—	(33)	(12,227)	—	—
	1957	—	—	(30)	(11,600)	—	—
GREECE	1951	—	—	—	—	5,312	535,168
Pan-Hellenic Confederation of Unions of Agricultural Co-operatives S.E.S.	1954	—	—	—	—	5,275	536,958
	1957	—	—	—	—	5,492	534,736
HOLLAND	1951	294	316,690	—	—	—	—
Centrale der Nederlandse Verbruiks-coöperaties	1954	275	342,677	—	—	—	—
	1957	251	367,192	—	—	—	—
ICELAND	1951	55	31,343	—	—	—	—
Samband Isl. Samvinnufjelaga	1954	56	30,605	—	—	—	—
	1957	56	30,753	—	—	—	—
ITALY	1951	6,520	2,608,403	4,007	320,895	5,248	1,013,583
	1954	5,255	2,055,535	3,964	330,620	5,694	1,134,111
	1957	6,156	2,295,779	3,221	248,324	5,432	1,172,969
Lega Nazionale delle Cooperative	1951	4,188	2,139,803	2,469	122,163	2,286	345,378
	1954	3,221	1,546,735	1,846	134,484	2,360	425,273
	1957	4,160	1,774,823	1,425	132,309	2,231	467,558
						100*	14,000*
Confederazione Cooperativa Italiana	1951	2,332	468,600	1,538	198,732	2,962	668,205
	1954	2,034	508,800	2,118	196,136	3,334	708,838
	1957	1,996	520,956	1,796	116,015	3,201	705,411
						390*	82,911*
NORWAY	1951	1,140	278,766	—	—	—	—
	1954	1,112	293,649	—	—	—	—
	1957	1,155	301,338	—	—	—	—
Norges Kooperative Landsforening	1951	1,140	278,766	—	—	—	—
	1954	1,112	293,649	—	—	—	—
	1957	1,155	301,338	—	—	—	—
A/L Norske Boligbyggelags Landsforbund	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
ROUMANIA	1951	—	—	—	—	5,632	4,665,623
Uniunea Centrale a Cooperativelor de Consum "Centrocop"	1954	—	—	—	—	3,509	5,015,943
	1957	—	—	—	—	3,160	5,200,000
SWEDEN	1951	683	993,236	—	—	—	—
	1954	689	1,070,170	—	—	—	—
	1957	674	1,117,319	—	—	—	—
Kooperativa Förbundet	1951	683	993,236	—	—	—	—
	1954	689	1,070,170	—	—	—	—
	1957	674	1,117,319	—	—	—	—
Hyresgästernas Sparkasse och Byggnadsföreningars Riksförbund —H.S.B.	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
Svenska Riksbyggen	1957	—	—	—	—	—	—

* Fishery Societies

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Socs.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
1	231,370	18	—	—	—	1,047	11,175,663	50,302,000
1	314,918	17	—	—	—	1,017	11,815,990	50,785,000
1	447,858	14	—	—	—	973	12,794,689	51,455,000
1	231,370	18	—	—	—	1,047	11,175,663	—
1	314,918	17	—	—	—	1,017	11,815,990	—
1	447,858	14	—	—	—	973	12,794,689	—
—	—	—	—	—	—	(37)	(13,322)	—
—	—	—	—	—	—	(33)	(12,227)	—
—	—	—	—	—	—	(30)	(11,600)	—
—	—	—	—	—	—	5,312	535,168	7,733,000
—	—	—	—	—	—	5,275	536,958	7,893,000
—	—	—	—	—	—	5,492	534,736	8,096,000
—	—	—	—	—	—	294	316,690	10,264,000
—	—	—	—	—	—	275	342,677	10,615,000
—	—	—	—	—	—	251	367,192	11,021,000
—	—	—	—	—	—	55	31,343	145,000
—	—	—	—	—	—	56	30,605	154,000
—	—	—	—	—	—	56	30,753	165,000
682	110,435	1,910	398,654	927	327,264	19,294	4,779,234	44,996,000
1,276	223,183	1,994	613,663	958	434,635	19,141	4,791,747	47,797,000
2,454	343,242	781	340,374	864	419,770	19,398	4,917,369	48,483,000
295	52,935	1,403	322,284	—	—	10,641	2,982,563	—
329	67,482	1,677	450,552	2	3,424	9,435	2,627,950	—
1,320	158,400	509	183,251	2	3,424	9,747	2,733,765	—
387	57,500	507	76,370	927	327,264	8,653	1,796,671	—
947	155,701	317	163,111	956	431,211	9,706	2,163,797	—
1,134	184,842	272	157,123	862	416,346	9,651	2,183,604	—
—	—	—	—	—	—	1,140	278,766	3,296,000
80	60,000	—	—	—	—	1,192	353,649	3,392,000
99	97,313	—	—	—	—	1,254	398,651	3,494,000
—	—	—	—	—	—	1,140	278,766	—
—	—	—	—	—	—	1,112	293,649	—
—	—	—	—	—	—	1,155	301,338	—
80	60,000	—	—	—	—	80	60,000	—
99	97,313	—	—	—	—	99	97,313	—
—	—	—	—	—	—	5,632	4,665,623	16,464,000
—	—	—	—	—	—	3,509	5,015,943	17,040,000
—	—	—	—	—	—	3,160	5,200,000	17,829,000
—	—	—	—	—	—	683	993,236	7,073,000
1,460	95,619	—	—	—	—	2,149	1,165,789	7,213,000
2,297	169,373	—	—	—	—	2,971	1,286,692	7,367,006
—	—	—	—	—	—	683	993,236	—
—	—	—	—	—	—	689	1,070,170	—
—	—	—	—	—	—	674	1,117,319	—
1,460	95,619	—	—	—	—	1,460	95,619	—
1,792	131,759	—	—	—	—	1,792	131,759	—
505	37,614	—	—	—	—	505	37,614	—

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal Soc.		Agricultural, Fishery Societies	
		1	2	1	2	1	2
SWITZERLAND	1951	926	594,486	—	—	—	—
	1954	929	647,335	—	—	—	—
	1957	928	700,143	44	1,920	—	—
Verband schweiz. Konsumvereine—V.S.K.	1951	572	564,294	—	—	—	—
	1954	570	615,978	—	—	—	—
	1957	565	668,487	—	—	—	—
Verband ostschweiz. landwirtschaftl. Genossenschaften—V.O.L.G.	1951	354	30,192	—	—	—	—
	1954	359	31,357	—	—	—	—
	1957	363	31,656	—	—	—	—
Schweiz. Verband sozialer Baubetriebe—VsB	1957	—	—	44	1,920	—	—
U.S.S.R. The All-Russia Central Union of Consumers' Co-operative Societies of the U.S.S.R. and R.S.F.S.R.—“Centrosoyus”	1951	26,031	32,500,000	—	—	—	—
	1954	22,868	32,800,000	—	—	—	—
	1957	19,247	34,000,000	—	—	—	—
YUGOSLAVIA Glavni Zadružni Savez—F.N.R.J.	1951	—	—	1,377	81,829	14,507	5,505,866
	1954	—	—	1,184	69,403	7,887	2,193,617
	1957	—	—	1,084	82,411	6,149 100*	1,518,248 4,800*
AMERICA							
CANADA	1951	—	—	30	81,000	985	808,617
	1954	—	—	24	45,370	729	812,284
	1957	64	15,000	69	9,531	1,242 49*	851,970 7,325*
Co-operative Union of Canada	1951	—	—	30	81,000	954 31*	798,843 9,774*
	1954	—	—	24	45,370	703 26*	805,531 6,753*
	1957	—	—	29	6,231	700 21*	784,450 4,025*
Conseil Canadien de la Coopération, Quebec	1957	64	15,000	40	3,300	542 28*	67,520 3,300*
U.S.A.	1951	3,194	1,460,896	—	—	—	—
	1954	3,201	1,507,391	—	—	—	—
	1957	3,272	1,414,737	—	—	—	—
The Co-operative League of the U.S.A.	1951	3,194*	1,460,896	—	—	—	—
	1954	1,508	1,047,391	—	—	—	—
	1957	1,563	954,737	—	—	—	—
Consumers' Co-operative Association—C.C.A.	1954	1,693	460,000	—	—	—	—
	1957	1,709	460,000	—	—	—	—
MEXICO Confederacion Nacional Cooperativa de la Republica Mexicana—C.C.L.	1957	1,440	173,000	617	80,000	219 145*	27,000 20,000*
ARGENTINA Federación Argentina de Cooperativas de Consumo	1951	142	194,778	—	—	—	—
	1954	201	315,851	—	—	—	—
	1957	210	304,585	—	—	—	—
BRAZIL Centro Nacional de Estudos Cooperativos	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—

* Fishery Societies

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Soc.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
—	—	—	—	—	—	926	594,486	4,749,000
—	—	—	—	—	—	929	647,335	4,927,000
—	—	—	—	—	—	972	702,063	5,117,000
—	—	—	—	—	—	572	564,294	—
—	—	—	—	—	—	570	615,978	—
—	—	—	—	—	—	565	668,487	—
—	—	—	—	—	—	354	30,192	—
—	—	—	—	—	—	359	31,357	—
—	—	—	—	—	—	363	31,656	—
—	—	—	—	—	—	44	1,920	—
—	—	—	—	—	—	26,031	32,500,000	} 200,200,000
—	—	—	—	—	—	22,868	32,800,000	
—	—	—	—	—	—	19,247	34,000,000	
—	—	—	—	—	—	15,884	5,587,695	16,588,000
—	—	—	—	—	—	9,071	2,263,020	17,318,010
380	38,000	—	—	22	32,591	7,735	1,676,050	18,005,000
—	—	—	—	2,359	665,668	3,374	1,555,285	14,009,000
66	4,250	48	42,745	2,622	701,854	3,375	1,559,508	15,287,000
—	—	—	—	4,396	2,048,568	5,934	2,979,389	16,589,000
—	—	—	—	2,359	665,668	3,374	1,555,285	—
—	—	—	—	2,622	701,854	3,375	1,559,508	—
—	—	—	—	2,985	926,276	3,735	1,720,982	—
66	4,250	48	42,745	1,411	1,122,292	2,199	1,258,407	—
—	—	985	3,713,465	10,910	4,995,000	15,089	10,169,361	154,360,000
—	—	996	5,225,079	15,071	7,155,603	19,268	13,888,073	162,417,000
—	—	1,040	6,256,003	18,764	9,800,000	23,076	17,470,740	171,196,000
—	—	985	3,713,465	10,910	4,995,000	15,089	10,169,361	—
—	—	996	5,225,079	15,071	7,155,603	17,575	13,428,073	—
—	—	1,040	6,256,003	18,764	9,800,000	21,367	17,010,740	—
—	—	—	—	—	—	1,693	460,000	—
—	—	—	—	—	—	1,709	460,000	—
—	—	—	—	—	—	2,421	300,000	31,426,000
—	—	—	—	—	—	142	194,778	17,635,000
—	—	—	—	—	—	201	315,851	18,756,000
—	—	—	—	—	—	210	304,585	19,868,000
—	—	169	90,000	—	—	169	90,000	53,212,000
—	—	235	100,000	—	—	235	100,000	57,098,000
—	—	271	110,000	—	—	271	110,000	61,268,000

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal Socs.		Agricultural, Fishery Societies	
		1	2	1	2	1	2
BRITISH GUIANA British Guiana Co-operative Union	1957	7	596	9	249	18 1*	698 79*
COLOMBIA Cooperativa Familiar de Medellin	1951 1955 1957	1 1 1	7,411 13,387 13,500	— — —	— — —	— — —	— — —
JAMAICA The Jamaica Co-operative Union	1951 1955 1957	70 17 19	9,000 2,252 2,751	— — —	— — —	— — —	— — —
ASIA							
BURMA National Co-operative Council	1957	871	670,962	167	68,270	4,262 292*	385,606 9,345*
CEYLON Co-operative Federation of Ceylon	1957	1,500	350,000	300	10,000	500 100*	126,000 4,000*
CYPRUS Co-operative Central Bank	1957	—	—	—	—	—	—
INDIA All-India Co-operative Union	1950/51 1953/54 1956/57	(8,949) (8,251) 8,862	(2,155,470) (1,793,786) 1,777,335	— — 16,825	— — 1,686,144	— — 35,284	— — 2,223,903
INDONESIA Dewan Ko-operasi Indonesia	1957	625	85,371	1,213	111,815	4,167	947,165
JAPAN	1951 1954 1957	355 500 582	726,572 610,000 620,000	— — —	— — —	(13,341) (12,713) (12,699) 4,956*	(8,000,000) (7,137,465) (6,993,438) 1,045,000*
Nippon Seikatsu Kyodokumiari Rengokai (Consumers')	1951 1954 1957	355 500 582	726,572 610,000 620,000	— — —	— — —	— — —	— — —
Zenkoku Nogyokudokumai Chuokiai (Agricultural)	1951 1954 1957	— — —	— — —	— — —	— — —	(13,341) (12,713) (12,699)	(8,000,000) (7,137,465) (6,993,438)
Zenkoku Gyogyo Rengokai (Fishery)	1957	—	—	—	—	4,956*	1,045,000*
MALAYA Co-operative Union of Malaya	1957	249	57,939	18	2,207	327 35*	39,196 2,404*
PAKISTAN All-Pakistan Co-operative Association	1949/50 1952/53 1954/55	847 371 417	1,475,872 1,443,603 1,464,400	2,550 3,343 3,342	200,828 241,121 235,854	7,764 3,647 4,203	550,349 241,049 301,788
SINGAPORE Singapore Co-operative Union	1957	2	600	—	—	—	—
IRAN Cherkate Taavoni Marafe Artéche (Army Consumers' Co-op. Society)	1957	1	4,564	—	—	—	—

* Fishery Societies

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Soccs.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
—	—	—	—	191	7,675	226	9,297	515,000
—	—	—	—	—	—	1	7,411	11,589,000
—	—	—	—	—	—	1	13,387	12,657,000
—	—	—	—	—	—	1	13,500	13,227,000
—	—	—	—	—	—	70	9,000	1,430,000
—	—	—	—	—	—	17	2,252	1,542,000
—	—	—	—	—	—	19	2,751	1,595,000
—	—	429	81,578	—	—	6,021	1,215,761	20,054,000
—	—	—	—	1,600	80,000	4,000	570,000	9,165,000
—	—	—	—	470	90,000	470	90,000	536,000
—	—	—	—	181,189	13,715,020	181,189	13,715,020	362,790,000
—	—	—	—	198,598	15,179,633	198,598	15,179,633	377,130,000
3,621	233,967	—	—	180,177	13,452,000	244,769	19,373,349	392,440,000
—	—	1,098	113,061	4,760	684,307	11,863	1,941,719	85,100,000
—	—	—	—	13,341	8,000,000	13,696	8,726,572	84,200,000
—	—	—	—	12,713	7,137,465	13,213	7,747,465	88,000,000
—	—	—	—	12,399	6,965,542	18,237	8,658,438	90,900,000
—	—	—	—	(1,355*)	(404,466*)	—	—	—
—	—	—	—	—	—	355	726,572	—
—	—	—	—	—	—	500	610,000	—
—	—	—	—	—	—	582	620,000	—
—	—	—	—	13,341	8,000,000	13,341	8,000,000	—
—	—	—	—	12,713	7,137,465	12,713	7,137,465	—
—	—	—	—	12,399	6,965,542	13,754	7,370,008	—
—	—	—	—	1,355	404,466*	—	—	—
—	—	—	—	—	—	4,956	1,045,000	—
30	4,593	—	—	1,578	160,089	2,237	266,428	6,277,000
102	17,241	202	14,532	37,560	1,067,922	49,025	3,326,744	75,040,000
166	25,723	2,376	117,966	28,987	1,373,032	38,890	3,442,494	80,039,000
147	26,957	2,016	98,317	28,954	1,420,300	39,079	3,547,616	84,450,000
2	770	—	—	17	11,000	21	12,370	1,474,000
—	—	—	—	—	—	1	4,564	19,253,000

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal Socs.		Agricultural Fishery Societies	
		1	2	1	2	1	2
ISRAEL	1951	360	106,000	393	8,127	678	78,000
	1954	420	130,000	309	7,080	728	95,000
	1957	405	145,000	237	6,655	751	100,832
General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim"	1951	360	106,000	393	8,127	678	78,000
	1954	420	130,000	309	7,080	728	95,000
	1957	405	145,000	237	6,655	672	98,000
"Merkaz," Audit Union of the Co-op. Societies for Loans and Savings	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
"Haikar," Audit Union of Agricultural Societies of the Farmers' Federation of Israel	1957	—	—	—	—	79	2,832
AFRICA							
EGYPT	1951	—	—	—	—	—	—
Société Coopérative des Pétroles	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
GHANA	1953/54	—	—	—	—	338	31,972
Alliance of Ghana Co-operatives	1957	6	4,337	2	62	407	41,576
MAURITIUS	1957	74	11,773	12	1,349	7	544
Mauritius Co-operative Union							
NIGERIA	1954	7	3,441	4	120	52	4,017
	1957	13	4,779	25	2,362	606	36,689
Co-operative Union of Eastern Nigeria	1953/54	7	3,441	4	120	52	4,017
	1957	7	3,384	5	110	72	3,667
Co-operative Union of Western Nigeria	1957	6	1,395	20	2,252	526 8*	32,942 80*
SUDAN	1957	79	20,000	—	—	—	—
Sudan Co-operative Union							
UNION OF SOUTH AFRICA	1951	1	3,934	—	—	—	—
Pietermaritzburg Co-operative Society							
OCEANIA							
AUSTRALIA	1951	—	—	—	—	683	475,918
Co-operative Federation of Australia	1954/57	—	—	—	—	700	500,000
NEW ZEALAND	1951	9	5,217	—	—	—	—
	1954	1	1,300	—	—	—	—
	1957	1	1,551	—	—	—	—
New Zealand Federation of Co-operatives	1951	9	5,217	—	—	—	—
Hutt Valley Consumers' Co-operative Society	1954	1	1,300	—	—	—	—
	1957	1	1,551	—	—	—	—

* Fishery Societies

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Socs.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
204	41,067	—	—	74	204,646	1,709	437,840	1,516,000
254	70,664	—	—	85	325,381	1,796	628,125	1,688,000
256	85,000	—	—	53	238,310	1,702	575,797	1,937,000
204	41,067	—	—	24	65,828	1,659	299,022	—
254	70,664	—	—	25	111,569	1,736	414,313	—
256	85,000	—	—	—	—	1,570	334,655	—
—	—	—	—	50	138,818	50	138,818	—
—	—	—	—	60	213,812	60	213,812	—
—	—	—	—	53	238,310	53	238,310	—
—	—	—	—	—	—	79	2,832	—
—	—	1	3,050	—	—	1	3,050	20,872,000
—	—	1	6,705	—	—	1	6,705	22,509,000
—	—	1	10,314	—	—	1	10,314	24,026,000
—	—	—	—	75	607	413	32,579	4,548,000
1	20	—	—	44	141	460	46,136	4,763,000
4	225	1	46	200	11,597	298	25,534	587,000
—	—	6	5,443	739	28,972	808	41,993	8,000,000
3	204	37	7,602	1,083	39,132	1,767	90,768	14,400,000
—	—	6	5,443	739	28,972	808	41,993	8,000,000
3	204	8	7,072	1,000	36,269	1,095	50,706	8,000,000
—	—	29	530	83	2,863	672	40,062	6,400,000
—	—	—	—	—	—	79	20,000	10,262,000
—	—	—	—	—	—	1	3,934	12,705,000
—	—	—	—	—	—	683	475,918	8,422,000
—	—	—	—	—	—	700	500,000	9,643,000
—	—	—	—	—	—	9	5,217	1,947,000
—	—	—	—	—	—	1	1,300	2,093,000
—	—	—	—	—	—	1	1,551	2,229,000
—	—	—	—	—	—	9	5,217	—
—	—	—	—	—	—	1	1,300	—
—	—	—	—	—	—	1	1,551	—

Synoptic Table I

TYPES OF CONSTITUENT SOCIETIES: NUMBER

Country and Organisation	Year	Consumers' Societies		Workers' Productive, Artisanal Socs.		Agricultural Fishery Societies	
		1	2	1	2	1	2
CONTINENTAL TOTALS							
EUROPE	1951	40,913	56,155,277	6,940	600,888	56,779	16,463,569
	1954	36,454	57,527,664	6,679	599,245	47,240	13,796,451
	1957	33,183	60,901,449	6,073	533,746	45,090	13,736,601
						705*	128,458*
AMERICA	1951	3,407	1,672,085	30	81,000	985	808,617
	1954	3,420	1,838,878	24	45,370	729	812,284
	1957	5,013	1,924,169	695	89,780	1,479	879,668
						195*	27,404*
ASIA	1951	10,511	4,463,914	2,943	208,955	21,783	8,628,349
	1954	9,542	3,977,389	3,652	248,201	17,088	7,473,514
	1957	13,514	5,176,171	22,102	2,120,945	62,193	11,117,928
						5,383*	1,060,749*
AFRICA	1951	1	3,934	—	—	—	—
	1954	7	3,441	4	120	390	35,989
	1957	172	40,889	39	3,773	1,012	78,729
						8*	80*
OCEANIA	1951	9	5,217	—	—	683	475,918
	1954	1	1,300	—	—	700	500,000
	1957	1	1,551	—	—	700	500,000
I.C.A. WORLD TOTAL	1951	54,841	62,300,427	9,913	890,843	80,230	26,376,453
	1954	49,424	63,348,672	10,359	892,936	66,147	22,618,238
	1957	51,883	68,044,229	28,909	2,748,244	110,474	26,312,926
						6,291*	1,216,691*

* Fishery Societies

OF SOCIETIES (1), INDIVIDUAL MEMBERSHIP (2)

Building Societies		Miscellaneous Socs.		Credit Societies		Grand Total		Population
1	2	1	2	1	2	1	2	
3,279	1,277,756	1,999	398,654	7,571	1,941,849	117,481	76,837,993	498,177,000
6,209	1,812,045	2,111	613,663	7,373	2,321,961	106,066	76,671,029	507,297,000
8,518	2,498,451	907	340,374	6,995	2,649,182	101,547	80,793,261	514,837,000
				76*	5,000*			
—	—	1,154	3,803,465	13,269	5,660,668	18,845	12,025,835	252,235,000
—	—	1,231	5,325,079	17,693	7,857,457	23,097	15,879,068	267,757,000
66	4,250	1,359	6,408,748	23,351	11,856,243	32,158	21,190,262	315,684,000
306	58,308	202	14,532	232,164†	22,987,588†	245,619	26,206,176	523,546,000
420	96,387	2,376	117,966	240,383†	24,015,511†	252,497	26,997,717	546,857,000
4,056	351,287	3,543	292,956	230,008	23,101,548	328,400	36,256,042	711,586,000
				(1,355)*	(404,466)*			
—	—	1	3,050	—	—	2	6,984	33,577,000
—	—	7	12,148	814	29,579	1,222	81,277	35,057,000
8	449	39	17,962	1,327	50,870	2,605	192,752	54,038,000
—	—	—	—	—	—	692	481,135	10,369,000
—	—	—	—	—	—	701	501,300	11,080,000
—	—	—	—	—	—	701	501,551	11,872,000
3,585	1,336,064	3,356	4,219,701	253,004†	30,590,105†	382,639	115,558,123	1,317,904,000
6,629	1,908,432	5,725	6,068,856	266,263†	34,224,508†	383,583	120,130,391	1,368,048,000
12,648	2,854,437	5,848	7,060,040	261,681	37,657,843	465,411	138,933,868	1,608,017,000
				1,431*	409,466*			

† Including all types of societies for India.

NOTE.—Adjustments have been made in the Grand Total of Societies and Members in order to avoid duplications for Multi-Purpose Societies, double affiliations to National Unions, etc.

Synoptic Table II.

TRADE (1) AND OWN PRODUCTION (2)

Country and Organisation	Year	Consumer Societies		Wholesale Societies		Workers' Productive, Artisanal Societies	
		1	2	1	2	1	2
		£	£	£	£	£	£
EUROPE							
AUSTRIA	1951	20,486,323	1,864,298	13,010,984	1,125,715	19,243,984	—
	1954	22,337,027	2,543,330	10,654,575	664,548	28,082,192	4,692,137
	1957	28,703,242	3,299,450	14,615,385	1,967,995	31,298,100	—
Konsumverband—GöC	1951	20,486,323	1,864,298	13,010,984	1,125,715	—	—
	1954	22,337,027	2,543,330	10,654,575	664,548	—	—
	1957	28,703,242	3,299,450	14,615,385	1,967,995	—	—
Allg. Verband f. d. landwirtschaftl. Genossenschaftswesen	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
Oesterr. Genossenschaftsverband	1951	—	—	—	—	19,243,984	—
	1954	—	—	—	—	28,082,192	4,692,137
	1957	—	—	—	—	31,298,100	—
Oesterr. Verband gemeinnütziger Bau-, Wohnungs- u. Siedlungsvereinigungen	1951	—	—	—	—	—	—
	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
BELGIUM	1951	21,379,107	1,045,785	5,164,443	651,886	710,257	710,257
	1954	25,851,592	1,458,771	4,865,964	459,143	802,493	802,493
	1957	44,508,400	1,384,370	6,700,930	513,085	861,415	861,415
S.G.C.	1951	15,388,057	—	5,164,443	651,886	710,257	710,257
	1954	17,026,914	—	4,865,964	459,143	802,493	802,493
	1957	19,179,150	—	5,444,930	513,085	861,415	861,415
Fédération Nationale des Co-opératives Chrétiennes	1951	3,718,336	612,464	—	—	—	—
	1954	5,896,071	867,500	—	—	—	—
	1957	8,300,580	878,570	—	—	—	—
Economie Populaire	1951	2,272,714	433,321	—	—	—	—
	1954	2,928,607	591,271	—	—	—	—
	1957	3,697,486	505,800	—	—	—	—
Société Coopérative Fédérale	1957	13,331,184	—	1,256,000	—	—	—
Ophaco—Office des Pharmacies Coopératives de Belgique	1954	—	—	—	—	—	—
	1957	—	—	—	—	—	—
BULGARIA							
Central Co-operative Union	1957	—	—	—	—	—	—
DENMARK							
De samvirkende danske Andels-selskaber—F.D.B.	1951	49,860,393	465,357	29,555,325	10,599,793	11,640,383	11,640,383
	1954	58,955,532	775,595	33,996,898	10,910,031	13,600,570	13,600,570
	1957	66,277,146	1,034,120	36,930,506	11,840,745	15,584,695	15,584,695
Ringkøbing A/V	1951	—	—	610,134	—	—	—
	1954	—	—	651,500	—	—	—
	1957	—	—	682,523	—	—	—
Det kooperative Faellesforbund	1951	(6,398,242)	—	—	—	11,640,383	11,640,383
	1954	(9,939,504)	—	—	—	13,600,570	13,600,570
	1957	(13,974,150)	—	—	—	15,584,695	15,584,695
FINLAND							
Yleinen Osuuskappojen Liitto—S.O.K.	1951	184,297,314	14,755,194	104,620,390	24,161,952	—	—
	1954	210,075,485	17,318,655	119,859,421	29,767,384	—	—
	1957	199,683,722	15,660,192	116,676,271	34,119,393	—	—
Yleinen Osuuskappojen Liitto—S.O.K.	1951	102,824,067	2,437,852	53,942,197	12,504,415	—	—
	1954	116,890,107	2,852,983	62,209,197	15,004,275	—	—
	1957	114,152,005	2,439,235	61,798,228	16,930,028	—	—

£ Sterling

CONSTITUENT SOCIETIES

Federated Societies		Agricultural, Fishery Societies		Building, Housing Societies		Miscellaneous Societies		Grand Total	
1	2	1	2	1	2	1	2	1	2
£	£	£	£	£	£	£	£	£	£
1,078,470	2,115,927	43,443,748	12,044,120	797,660	—	—	—	103,061,169	17,150,060
1,937,713	2,211,438	63,093,151	20,613,918	—	6,849,315	—	—	130,104,658	37,574,686
1,748,875	2,776,510	139,048,820	40,833,075	—	15,110,000	—	—	221,414,422	63,987,030
1,078,470	2,115,927	—	—	—	—	—	—	39,575,777	5,105,940
1,937,713	2,211,438	—	—	—	—	—	—	38,929,315	5,419,316
1,748,875	2,776,510	—	—	—	—	—	—	51,067,502	8,043,955
—	—	43,443,748	12,044,120	—	—	—	—	43,443,748	12,044,120
—	—	63,093,151	20,613,918	—	—	—	—	63,093,151	20,613,918
—	—	139,048,820	40,833,075	—	—	—	—	139,048,820	40,833,075
—	—	—	—	—	—	—	—	19,243,984	—
—	—	—	—	—	—	—	—	28,082,192	4,692,137
—	—	—	—	—	—	—	—	31,298,100	—
—	—	—	—	797,660	—	—	—	797,660	—
—	—	—	—	—	6,849,315	—	—	—	6,849,315
—	—	—	—	—	15,110,000	—	—	—	15,110,000
—	—	—	—	—	—	811,250	—	28,065,057	2,407,928
—	—	—	—	—	—	3,976,993	—	35,497,042	2,720,407
135,715	—	—	—	—	—	5,848,090	—	58,054,550	2,758,870
—	—	—	—	—	—	811,250	—	22,074,007	1,362,143
—	—	—	—	—	—	967,707	—	23,663,078	1,261,636
—	—	—	—	—	—	1,450,720	—	26,936,215	1,374,500
—	—	—	—	—	—	—	—	3,718,336	612,464
—	—	—	—	—	—	—	—	5,896,071	867,500
135,715	—	—	—	—	—	—	—	8,436,295	878,570
—	—	—	—	—	—	—	—	2,272,714	433,321
—	—	—	—	—	—	—	—	2,928,607	591,271
—	—	—	—	—	—	—	—	3,697,486	505,800
—	—	—	—	—	—	—	—	14,587,184	—
—	—	—	—	—	—	3,009,286	—	3,009,286	—
—	—	—	—	—	—	4,397,370	—	4,397,370	—
—	—	450,740,440	70,966,300	—	—	—	—	450,740,440	70,966,300
—	—	274,493,277	244,384,694	3,050,672	—	2,443,123	—	371,043,173	267,090,227
—	—	323,867,630	292,849,016	4,912,100	—	2,607,060	—	437,939,790	318,135,212
—	—	344,503,619	304,788,004	8,014,480	—	3,207,962	—	474,518,408	333,247,564
—	—	274,493,277	244,384,694	—	—	—	—	353,298,861	255,449,844
—	—	323,867,630	292,849,016	—	—	—	—	416,168,560	304,534,642
—	—	340,460,186	300,744,571	—	—	—	—	447,028,748	317,662,869
—	—	4,043,433*	4,043,433*	—	—	—	—	610,134	—
—	—	—	—	—	—	—	—	651,500	—
—	—	—	—	—	—	—	—	682,523	—
—	—	—	—	3,050,672	—	2,443,123	—	23,532,420	11,640,383
—	—	—	—	4,912,100	—	2,607,060	—	31,059,234	13,600,570
—	—	—	—	8,014,480	—	3,207,962	—	40,781,287	15,584,695
—	—	113,100,172	7,679,626	—	—	—	—	402,017,876	46,596,772
—	—	249,767,856	153,477,582	—	2,846,034	—	—	579,702,762	203,409,655
—	—	160,029,227	89,764,586	—	2,035,992	—	—	476,389,220	141,580,163
—	—	—	—	—	—	—	—	156,766,264	14,942,267
—	—	—	—	—	—	—	—	179,099,304	17,857,258
—	—	—	—	—	—	—	—	175,950,233	19,369,263

* Fishery Societies

TRADE (1) AND OWN PRODUCTION (2) OF CONSTITUENT SOCIETIES

Country and Organisation	Year	Consumer Societies		Wholesale Societies		Workers' Productive, Artisanal Societies		Federated Societies		Agricultural, Fishery Societies		Building, Housing Societies		Miscellaneous Societies		Grand Total	
		1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2
FINLAND—cont.																	
Kulutusosuuskuntien (K.K.)— OTK.	1951	81,473,247	12,317,342	50,678,193	11,657,537	—	—	—	—	—	—	—	—	—	—	132,151,440	23,974,879
	1954	93,185,378	14,465,672	57,650,224	14,763,109	—	—	—	—	—	—	2,846,034	—	—	—	150,835,602	32,074,815
	1957	85,531,717	13,220,957	54,878,043	17,189,365	—	—	—	—	—	—	2,035,992	—	—	—	140,409,760	32,446,314
Pellervo Seura	1951	—	—	—	—	—	—	—	—	113,100,172	7,679,626	—	—	—	—	113,100,172	7,679,626
	1954	—	—	—	—	—	—	—	—	249,767,856	153,477,582	—	—	—	—	249,767,856	153,477,582
	1957	—	—	—	—	—	—	—	—	160,029,227	89,764,586	—	—	—	—	160,029,227	89,764,586
FRANCE																	
	1951	89,513,507	—	37,423,672	1,207,742	16,412,904	16,412,904	—	—	—	—	—	10,204,082	—	—	143,350,083	27,824,728
	1954	126,902,260	—	55,651,108	1,843,865	22,855,248	22,855,248	—	—	—	—	4,081,633	—	—	—	209,490,249	24,699,113
	1957	173,913,045	—	79,705,390	2,398,087	37,080,953	37,080,953	—	—	5,526,650	—	5,796,890	41,001,465	—	—	302,017,928	80,480,505
F.N.C.C.—SGC																	
	1951	89,513,507	—	37,423,672	1,207,742	—	—	—	—	—	—	—	—	—	—	126,937,179	1,207,742
	1954	126,902,250	—	55,651,108	1,843,865	—	—	—	—	—	—	—	—	—	—	182,553,368	1,843,865
	1957	173,913,045	—	79,705,390	2,398,087	—	—	—	—	—	—	—	—	—	—	253,618,435	2,398,087
Confédération des Sociétés Coop. Ouvrières de Production																	
	1951	—	—	—	—	16,412,904	16,412,904	—	—	—	—	—	—	—	—	16,412,904	16,412,904
	1954	—	—	—	—	22,855,248	22,855,248	—	—	—	—	—	—	—	—	22,855,248	22,855,248
	1957	—	—	—	—	37,080,953	37,080,953	—	—	—	—	—	—	—	—	37,080,953	37,080,953
Fédération Nationale des Socs. Coop. de Production du Bâti- ment, des Travaux Publics et des Matériaux de Con- struction																	
1957	—	—	—	—	(24,426,000)	(24,426,000)	—	—	—	—	—	—	—	—	—	(24,426,000)	(24,426,000)
Confédération des Organismes de Crédit Maritime Mutuel																	
1957	—	—	—	—	—	—	—	—	—	5,526,650*	—	—	—	—	—	5,526,650	—
Fédération Nationale des Socs. Coopératives d'Habitation— H.L.M.																	
	1951	—	—	—	—	—	—	—	—	—	—	—	10,204,082	—	—	—	10,204,082
	1954	—	—	—	—	—	—	—	—	—	—	4,081,633	—	—	—	4,081,633	—
	1957	—	—	—	—	—	—	—	—	—	—	5,791,890	41,001,465	—	—	5,791,890	41,001,465
GERMANY																	
	1951	92,449,575	15,174,490	49,474,745	19,082,823	—	—	—	—	—	—	—	—	—	—	159,431,463	89,361,565
	1954	160,403,231	25,698,980	87,563,861	32,445,153	—	—	—	—	—	—	—	—	—	—	275,739,201	120,618,623
	1957	219,840,816	37,038,095	111,367,090	35,384,270	—	—	—	—	—	—	—	—	—	—	366,217,090	138,477,212
Zentralverband deutscher Kon- sumgenossenschaften—GEG																	
	1951	92,449,575	15,174,490	49,474,745	19,082,823	—	—	—	—	—	—	—	—	—	—	141,924,320	34,257,313
	1954	160,403,231	25,698,980	87,563,861	32,445,153	—	—	—	—	—	—	—	—	—	—	247,967,092	58,144,133
	1957	219,840,816	37,038,095	111,367,090	35,384,270	—	—	—	—	—	—	—	—	—	—	331,207,906	72,422,365
Gesamtverband gemeinnüt- ziger Wohnungsunternehmen																	
	1951	—	—	—	—	—	—	—	—	—	—	—	—	—	—	17,507,143	55,104,252
	1954	—	—	—	—	—	—	—	—	—	—	—	—	—	—	27,772,109	62,474,490
	1957	—	—	—	—	—	—	—	—	—	—	—	—	—	—	35,009,184	66,054,847
GREAT BRITAIN																	
	1951	663,908,339	60,172,556	435,403,752	133,963,601	7,292,791	7,292,791	31,481,553	13,404,879	—	—	—	—	4,898,821	—	1,142,985,256	214,833,827
	1954	792,980,832	68,902,176	484,907,218	151,539,181	6,446,907	6,446,907	46,844,232	18,208,054	—	—	7,800	—	6,161,126	—	1,337,348,115	245,200,318
	1957	976,096,784	78,232,087	542,693,752	169,783,441	6,769,147	6,769,147	61,547,974	25,414,036	—	—	10,712	104,000	7,737,526	—	1,594,855,895	280,433,711
Co-operative Union																	
	1951	663,908,339	60,172,556	—	—	7,292,791	7,292,791	31,481,553	13,404,879	—	—	—	—	4,898,821	—	707,581,504	80,870,226
	1954	792,980,832	68,902,176	—	—	6,446,907	6,446,907	46,844,232	18,208,054	—	—	—	—	6,161,126	—	852,433,097	93,557,137
	1957	976,096,784	78,232,087	—	—	6,769,147	6,769,147	61,547,974	25,414,036	—	—	—	—	7,737,526	—	1,052,151,431	110,415,270
C.W.S.																	
	1951	—	—	359,141,772	106,091,484	—	—	—	—	—	—	—	—	—	—	359,141,772	106,091,484
	1954	—	—	401,552,832	125,861,854	—	—	—	—	—	—	—	—	—	—	401,552,832	125,861,854
	1957	—	—	453,960,174	144,842,419	—	—	—	—	—	—	—	—	—	—	453,960,174	144,842,419
S.C.W.S.																	
	1951	—	—	76,261,980	27,872,117	—	—	—	—	—	—	—	—	—	—	76,261,980	27,872,117
	1954	—	—	83,354,386	25,677,327	—	—	—	—	—	—	—	—	—	—	83,354,386	25,677,327
	1957	—	—	88,733,578	24,941,022	—	—	—	—	—	—	—	—	—	—	88,733,578	24,941,022
Co-operative Productive Federation, Leicester																	
	1951	—	—	—	—	(6,486,052)	(6,486,052)	—	—	—	—	—	—	—	—	(6,486,052)	(6,486,052)
	1954	—	—	—	—	(5,415,067)	(5,415,067)	—	—	—	—	—	—	—	—	(5,415,067)	(5,415,067)
	1957	—	—	—	—	(5,318,593)	(5,318,593)	—	—	—	—	—	—	—	—	(5,318,593)	(5,318,593)
East Midland Housing Association																	
	1954	—	—	—	—	—	—	—	—	—	—	7,800	—	—	—	7,800	104,000
	1957	—	—	—	—	—	—	—	—	—	—	10,712	235,000	—	—	10,712	235,000

* Fishery Societies

TRADE (1) AND OWN PRODUCTION (2) CONSTITUENT SOCIETIES

Country and Organisation	Year	Consumer Societies		Wholesale Societies		Workers' Productive, Artisanal Societies		Federated Societies		Agricultural, Fishery Societies		Building, Housing Societies		Miscellaneous Societies		Grand Total	
		1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
GREECE Pan-Hellenic Confederation of Unions of Agricultural Co-operatives—S.E.S.	1951	—	—	—	—	—	—	—	—	76,549,707	—	—	—	—	—	76,549,707	—
	1954	—	—	—	—	—	—	—	—	11,660,488	—	—	—	—	—	11,660,488	—
	1957	—	—	—	—	—	—	—	—	13,679,145	—	—	—	—	—	13,679,145	—
HOLLAND Centrale der Nederlandse Verbruikscoöperaties	1951	15,957,331	3,554,793	8,238,440	2,843,703	—	—	—	—	—	—	—	—	—	—	24,195,771	6,398,496
	1954	18,813,440	4,251,222	9,561,842	4,742,293	—	—	—	—	—	—	—	—	—	—	28,375,282	8,993,515
	1957	21,756,767	4,358,270	11,964,004	7,534,868	—	—	—	—	—	—	—	—	—	—	33,720,771	8,893,138
ICELAND Samband Isl. Samvinnufjelaga	1951	9,884,774	1,535,378	8,002,016	553,253	—	—	—	—	—	—	—	—	—	—	17,886,790	2,088,631
	1954	15,399,781	6,352,683	10,087,623	823,659	—	—	—	—	—	—	—	—	—	—	25,487,404	7,176,342
	1957	19,408,544	7,800,000	17,305,586	1,401,970	—	—	—	—	—	—	—	—	—	—	36,714,130	9,201,970
ITALY Lega Nazionale delle Cooperative	1951	15,988,571	—	—	—	5,382,857	4,800,000	—	—	20,185,143	16,962,857	—	—	—	—	41,556,571	21,762,857
	1954	18,420,000	—	28,570	—	12,522,860	11,428,570	—	—	27,742,850	23,714,280	—	2,857,150	—	—	58,714,280	38,000,000
	1957	115,563,000	—	—	—	32,522,860	31,428,570	—	—	73,457,850	23,714,280	—	2,857,150	—	—	221,543,710	58,000,000
Confederazione Cooperativa Italiana	1950	15,988,571	—	—	—	5,382,857	4,800,000	—	—	20,185,143	16,962,857	—	—	—	—	41,556,571	21,762,857
	1955/7	18,420,000	—	28,570	—	12,522,860	11,428,570	—	—	27,742,850	23,714,280	—	2,857,150	—	—	58,714,280	38,000,000
NORWAY Norges Kooperative Lands- forening	1951	35,210,000	—	8,345,000	3,185,000	—	—	—	—	—	—	—	—	—	—	43,555,000	3,185,000
	1954	46,508,750	3,000,000	13,302,900	4,458,000	—	—	—	—	—	—	—	—	—	—	59,811,650	7,458,000
	1957	57,906,800	5,050,000	15,778,550	5,200,000	—	—	—	—	—	—	2,055,100	9,250,350	—	—	75,740,450	19,500,350
A/L Norske Boligbyggelags Landsforbund	1951	35,210,000	—	8,345,000	3,185,000	—	—	—	—	—	—	—	—	—	—	43,555,000	3,185,000
	1954	46,508,750	3,000,000	13,302,900	4,458,000	—	—	—	—	—	—	—	—	—	—	59,811,650	7,458,000
ROUMANIA "Centrocoop"	1954	—	—	439,829,643	—	—	—	—	—	433,553,331	30,349,286	—	—	—	—	873,382,974	30,349,286
	1957	—	—	505,174,050	—	—	—	—	—	613,693,400	24,187,440	—	—	—	—	1,118,867,450	24,187,440
SWEDEN Kooperativa Förbundet	1951	135,143,942	11,745,944	90,705,903	53,070,072	—	—	7,438,040	7,438,040	—	—	—	—	—	—	233,287,885	72,254,056
	1954	168,717,984	19,431,826	103,951,674	55,154,298	—	—	0,605,454	10,605,454	—	—	7,007,249	25,133,172	—	—	290,282,361	110,324,750
	1957	196,417,675	22,894,030	115,406,972	58,842,250	—	—	4,140,145	14,140,145	—	—	15,602,390	44,995,305	—	—	341,567,182	140,871,730
Hyresgästernas Sparkasse och Byggnadsföreningars Riks- förbund—H.S.B. Svenska Riksbyggen	1951	135,143,942	11,745,944	90,705,903	53,070,072	—	—	7,438,040	7,438,040	—	—	—	—	—	—	233,287,885	72,254,056
	1954	168,717,984	19,431,826	103,951,674	55,154,298	—	—	0,605,454	10,605,454	—	—	—	—	—	—	283,275,112	85,191,578
	1957	196,417,675	22,894,030	115,406,972	58,842,250	—	—	4,140,145	14,140,145	—	—	—	—	—	—	325,964,792	95,876,425
SWITZERLAND Verband schweiz. Konsum- vereine—V.S.K. Verband ostschweiz.landw. Genossenschaften— V.O.L.G. Schweiz. Verband sozialer Baubetriebe	1954	—	—	—	—	—	—	—	—	—	—	7,007,249	25,133,172	—	—	7,007,249	25,133,172
	1957	—	—	—	—	—	—	—	—	—	—	10,631,690	30,116,465	—	—	10,631,690	30,116,465
	1957	—	—	—	—	—	—	—	—	—	—	4,970,700	14,878,840	—	—	4,970,700	14,878,840
Verband schweiz. Konsum- vereine—V.S.K.	1951	62,389,955	—	41,084,034	—	—	—	—	—	—	—	—	—	—	—	109,235,198	5,043,201
	1954	72,521,437	—	46,538,667	1,829,236	—	—	—	—	5,761,209	3,213,965	—	—	—	—	125,172,721	8,620,334
	1957	87,564,395	8,983,260	55,375,665	2,416,990	2,767,660	2,767,660	6,112,617	3,672,274	6,340,385	3,295,060	—	—	—	—	182,891,026	17,965,710
Verband ostschweiz.landw. Genossenschaften— V.O.L.G.	1951	11,255,615	—	11,566,190	—	—	—	—	—	—	—	—	—	—	—	22,821,805	—
	1954	12,843,365	—	12,180,482	—	—	—	—	—	—	—	—	—	—	—	25,023,847	—
	1957	15,101,838	—	15,238,382	—	—	—	—	—	—	—	—	—	—	—	30,340,220	—
Schweiz. Verband sozialer Baubetriebe	1954	—	—	—	—	2,767,660	2,767,660	—	—	—	—	—	—	—	—	2,767,660	2,767,660
	1957	—	—	—	—	3,270,400	3,270,400	—	—	—	—	—	—	—	—	3,270,400	3,270,400

TRADE (1) AND OWN PRODUCTION (2) OF CONSTITUENT SOCIETIES

Country and Organisation	Year	Consumer Societies		Wholesale Societies		Workers' Productive, Artisanal Societies		Federated Societies		Agricultural, Fishery Societies		Building, Housing Societies		Miscellaneous Societies		Grand Total	
		1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
U.S.S.R. "Centrosoyus"	1955	12,928,571,427	—	937,500,000	—	—	—	—	—	—	—	—	—	—	—	13,866,071,427	—
	1957	16,937,500,000	—	1,258,928,570	—	—	—	—	—	—	—	—	—	—	—	18,196,428,570	—
YUGOSLAVIA Glavni Zadruzni Savez— F.N.R.J.	1951	—	—	—	—	44,717,564	44,717,564	—	—	739,885,450	399,234,885	—	—	—	—	784,603,014	443,952,449
	1954	—	—	—	—	21,369,334	11,845,524	—	—	138,791,667	22,305,953	—	—	—	—	160,161,001	34,151,477
	1957	—	—	—	—	17,060,300	17,060,300	—	—	220,394,450	57,006,050	—	—	—	—	237,454,750	74,066,350
AMERICA																	
CANADA	1951	—	—	42,639,167	200,344	1,652,921	—	—	—	187,907,560	9,513,746	—	—	—	—	232,199,648	9,714,090
	1954	—	—	44,144,363	—	1,008,364	—	—	—	214,235,272	3,785,455	—	—	—	—	259,387,999	3,785,455
	1957	2,884,645	—	55,376,735	—	1,643,210	—	—	—	336,056,820	3,328,000	—	—	—	—	395,961,410	3,328,000
Co-operative Union of Canada	1951	—	—	42,639,167	200,344	1,652,921	—	—	—	182,522,680	5,224,055	—	—	—	—	232,199,648	9,714,090
	1954	—	—	44,144,363	—	1,008,364	—	—	—	5,384,880*	4,289,691*	—	—	—	—	259,387,999	3,785,455
	1957	—	—	53,544,005	—	439,280	—	—	—	209,710,545	3,785,455*	—	—	—	—	395,961,410	3,328,000
Conseil Canadien de la Coopération	1954	—	—	—	—	—	—	—	—	4,524,727*	—	—	—	—	—	—	—
	1957	2,884,645	—	1,832,730	—	1,203,930	—	—	—	250,281,000	3,328,000*	—	—	—	—	87,510,945	—
U.S.A.	1951	256,964,286	—	87,339,286	—	—	—	—	—	—	—	—	—	4,315,357	—	348,618,929	—
	1954	370,535,714	—	99,072,500	49,057,857	—	—	—	—	—	—	—	—	4,642,857	—	474,251,071	49,057,857
	1957	359,019,285	—	125,357,145	53,837,860	—	—	—	—	—	—	—	—	167,392,860	—	651,769,290	53,837,860
The Co-operative League of the U.S.A.	1951	256,964,286	—	87,339,286	—	—	—	—	—	—	—	—	—	4,315,357	—	348,618,929	—
	1954	191,964,286	—	66,732,143	22,389,286	—	—	—	—	—	—	—	—	4,642,857	—	263,339,286	22,389,286
	1957	179,019,285	—	79,185,715	17,735,715	—	—	—	—	—	—	—	—	167,392,860	—	425,597,860	17,735,715
Consumers' Co-operative Association—C.C.A.	1954	178,571,428	—	32,340,357	26,668,571	—	—	—	—	—	—	—	—	—	—	210,911,785	26,668,571
	1957	180,000,000	—	46,171,430	36,102,145	—	—	—	—	—	—	—	—	—	—	226,171,430	36,102,145
ARGENTINA Federación Argentina de Co- operativas de Consumo	1951	9,722,457	—	429,829	—	—	—	—	—	—	—	—	—	—	—	10,152,286	—
	1954	27,509,943	—	658,343	—	—	—	—	—	—	—	—	—	—	—	28,168,286	—
	1957	16,322,025	—	264,645	—	—	—	—	—	—	—	—	—	—	—	16,586,670	—
BRITISH GUIANA British Guiana Co-operative Union	1957	6,533	—	—	4,490	—	—	—	—	12,645	—	—	—	—	—	23,668	—
COLOMBIA Cooperativa Familiar de Medellin	1951	202,857	—	—	—	—	—	—	—	—	—	—	—	—	—	202,857	—
	1954	515,341	—	—	—	—	—	—	—	—	—	—	—	—	—	515,341	—
	1957	700,000	—	—	—	—	—	—	—	—	—	—	—	—	—	700,000	—
JAMAICA The Jamaica Co-operative Union	1951	40,000	—	38,885	—	—	—	—	—	—	—	—	—	—	—	78,885	—
	1954	99,740	—	63,074	—	—	—	—	—	—	—	—	—	—	—	162,814	—
	1957	142,308	—	52,495	—	—	—	—	—	—	—	—	—	—	—	194,803	—
ASIA																	
BURMA National Co-operative Council	1957	—	—	3,739,350	—	—	—	—	—	—	—	—	—	—	—	3,739,350	—
INDIA All-India Co-operative Union	1950/1	61,557,450	—	22,739,775	—	—	—	—	—	—	—	—	—	—	—	84,297,225	—
	1951/5	30,793,050	—	3,360,375	—	15,660,000	15,660,000	—	—	54,044,700	54,044,700	—	—	—	—	103,858,125	69,704,700
	1956/7	18,660,600	—	9,550,000	—	37,537,650	37,537,650	—	—	76,433,000	76,433,000	—	—	—	—	142,181,250	113,970,650
INDONESIA Dewan Ko-operasi, Indonesia	1957	2,599,660	—	—	—	32,573,030	32,573,030	—	—	41,560,850	—	—	—	2,708,290	—	79,441,830	32,573,030

* Fishery Societies

TRADE (1) AND OWN PRODUCTION (2) CONSTITUENT SOCIETIES

Country and Organisation	Year	Consumer Societies		Wholesale Societies		Workers' Productive, Artisanal Societies		Federated Societies		Agricultural, Fishery Societies		Building, Housing Societies		Miscellaneous Societies		Grand Total	
		1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
JAPAN	1951	6,083,606	—	—	—	—	—	—	—	—	—	—	—	—	—	441,750,885	276,151,107
	1954	10,000,000	—	—	—	—	—	—	—	435,667,279	276,151,107	—	—	—	—	598,834,617	343,575,410
	1957	20,833,330	—	—	—	—	—	—	—	588,834,617	343,575,410	—	—	—	—	1,079,625,290	427,817,517
Nippon Seikatsu Kyodokumiai Rengokai (Consumers')	1951	6,083,606	—	—	—	—	—	—	—	—	—	—	—	—	—	6,083,606	—
	1954	10,000,000	—	—	—	—	—	—	—	—	—	—	—	—	—	10,000,000	—
	1957	20,833,330	—	—	—	—	—	—	—	—	—	—	—	—	—	20,833,330	—
Zenkoku Nogyokyodokumiai Chuokai (Agricultural)	1951	—	—	—	—	—	—	—	—	—	—	—	—	—	—	435,667,279	276,151,107
	1954	—	—	—	—	—	—	—	—	435,667,279	276,151,107	—	—	—	—	588,834,617	343,575,410
	1957	—	—	—	—	—	—	—	—	588,834,617	343,575,410	—	—	—	—	1,036,701,660	407,967,517
Zenkoku Gyogyo Rengokai (Fishery)	1957	—	—	—	—	—	—	—	—	22,090,300	19,850,000	—	—	—	—	22,090,300	19,850,000
MALAYA Co-operative Union of Malaya	1957	2,566,740	—	305,060	—	—	—	—	—	—	—	—	291,700	—	—	2,871,800	291,700
IRAN Cherkate Taavoni Marafe Arteché (Army Consumers' Society)	1957	313,880	—	—	—	—	—	—	—	—	—	—	—	—	—	313,880	—
ISRAEL	1951	24,541,550	—	26,000,000	7,000,000	35,200,000	35,200,000	—	—	126,000,000	104,000,000	—	32,524,524	—	—	211,741,550	178,724,524
	1954	35,714,300	—	25,357,150	9,000,000	27,680,000	27,680,000	—	—	98,814,300	67,321,500	—	8,930,000	—	—	187,565,750	112,931,500
	1957	31,794,050	—	44,146,825	10,000,000	25,145,440	23,809,530	—	—	117,488,296	62,742,660	—	7,539,680	—	—	218,574,611	104,091,870
General Co-operative Association of Jewish Labour in Eretz Israel "Hevrat Ovdim"	1951	24,541,550	—	26,000,000	7,000,000	35,200,000	35,200,000	—	—	126,000,000	104,000,000	—	32,524,524	—	—	211,741,550	178,724,524
	1954	35,714,300	—	25,357,150	9,000,000	27,680,000	27,680,000	—	—	98,814,300	67,321,500	—	8,930,000	—	—	187,565,750	112,931,500
	1957	31,794,050	—	44,146,825	10,000,000	25,145,440	23,809,530	—	—	115,372,226	60,714,290	—	7,539,680	—	—	216,458,541	102,063,500
"Haikar," Audit Union of Agricultural Societies of the Farmers' Federation of Israel	1957	—	—	—	—	—	—	—	—	2,116,070	2,028,370	—	—	—	—	2,116,070	2,028,370
AFRICA																	
EGYPT Société Coopérative des Pétroles	1951	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,340,762	—
	1954	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4,327,335	—
	1957	—	—	—	—	—	—	—	—	—	—	—	—	—	10,000,000	—	
GHANA Alliance of Ghana Co-operatives	1953/4	—	—	—	—	—	—	—	—	5,428,088	5,428,088	—	—	—	—	5,428,088	5,428,088
	1957	39,874	—	—	—	—	—	—	—	5,613,676	5,613,676	—	—	—	—	5,653,550	5,613,676
MAURITIUS Mauritius Co-operative Union	1957	393,825	—	340,350	—	12,450	—	—	—	1,184,325	1,184,325	—	—	—	—	1,930,950	1,184,325
NIGERIA	1954	3,708	—	—	—	1,332	1,332	—	—	347,345	—	—	—	1,053	—	353,438	1,332
	1957	791,315	—	—	—	2,075	2,229	—	—	5,820,797	5,559,956	—	—	—	—	6,614,185	5,562,185
Co-operative Union of Eastern Nigeria	1953/4	3,708	—	—	—	1,332	1,332	—	—	347,345	—	—	—	1,053	—	353,438	1,332
	1957	4,667	—	—	—	2,075	2,229	—	—	261,563	722	—	—	—	—	268,303	2,951
Co-operative Union of Western Nigeria	1957	786,648	—	—	—	—	—	—	—	5,559,234	5,559,234	—	—	—	—	6,345,882	5,559,234
SUDAN Sudan Co-operative Union	1957	400,000	—	80,000	—	—	—	—	—	—	—	—	—	—	—	480,000	—
UNION OF SOUTH AFRICA Pietermaritzburg Society	1951	242,005	—	—	—	—	—	—	—	—	—	—	—	—	—	242,005	—

TRADE (1) AND OWN PRODUCTION OF CONSTITUENT SOCIETIES

Country and Organisation	Year	Consumer Societies		Wholesale Societies		Workers' Productive, Artisanal Societies		Federated Societies		Agricultural, Fishery Societies		Building, Housing Societies		Miscellaneous Societies		Grand Total		
		1	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
OCEANIA																		
AUSTRALIA Co-operative Federation of Australia	1951	—	—	2,733,898	68,489	—	—	—	—	177,000,000	—	—	—	—	—	—	179,733,898	68,489
	1954	—	—	2,792,765	26,000	—	—	—	—	185,000,000	—	—	—	—	—	—	187,792,765	26,000
	1957	—	—	3,192,000	30,000	—	—	—	—	200,000,000	—	—	—	—	—	—	203,192,000	30,000
NEW ZEALAND	1951	725,000	—	—	—	—	—	—	—	—	—	—	—	—	—	—	725,000	—
	1954	340,600	10,000	—	—	—	—	—	—	—	—	—	—	—	—	—	340,600	10,000
	1957	417,000	—	—	—	—	—	—	—	—	—	—	—	—	—	—	417,000	—
New Zealand Federation	1951	725,000	—	—	—	—	—	—	—	—	—	—	—	—	—	—	725,000	—
Hutt Valley Consumers' Co-operative Society	1954	340,600	10,000	—	—	—	—	—	—	—	—	—	—	—	—	—	340,600	10,000
	1957	417,000	—	—	—	—	—	—	—	—	—	—	—	—	—	—	417,000	—
INTERNATIONAL FEDERATIONS																		
Nordisk Andelsforbund, Copenhagen	1951	—	—	—	—	—	—	12,931,386	—	—	—	—	—	—	—	—	12,931,386	—
	1954	—	—	—	—	—	—	21,105,740	—	—	—	—	—	—	—	—	21,105,740	—
	1957	—	—	—	—	—	—	16,419,390	—	—	—	—	—	—	—	—	16,419,390	—
Andels Eksport, Copenhagen	1957	—	—	—	—	—	—	987,590	—	—	—	—	—	—	—	—	987,590	—
International Petroleum Association, New York	1951	—	—	—	—	—	—	489,286	—	—	—	—	—	—	—	—	489,286	—
	1954	—	—	—	—	—	—	563,929	—	—	—	—	—	—	—	—	563,929	—
	1957	—	—	—	—	—	—	1,367,145	—	—	—	—	—	—	—	—	1,367,145	—
National Co-operatives Inc., Chicago	1951	—	—	—	—	—	—	4,747,500	714,286	—	—	—	—	—	—	—	4,747,500	714,286
	1954	—	—	—	—	—	—	4,123,571	714,286	—	—	—	—	—	—	—	4,123,571	714,286
	1957	—	—	—	—	—	—	6,844,645	892,857	—	—	—	—	—	—	—	6,844,645	892,857
CONTINENTAL TOTALS																		
EUROPE	1951	1,407,724,746	110,313,795	842,594,894	252,274,776	105,400,740	85,573,899	50,759,272	26,172,811	1,267,657,497	680,306,182	21,355,475	65,308,334	8,153,194	—	3,703,645,818	1,219,949,797	
	1954	1,750,730,716	149,733,238	1,432,980,446	294,987,955	108,447,264	74,439,109	59,500,016	34,697,220	1,248,476,973	543,310,035	43,780,891	100,264,161	11,777,472	—	4,665,693,778	1,197,431,718	
	1957	2,222,742,174	185,733,874	1,644,932,533	328,403,094	144,447,870	112,055,480	89,913,094	45,625,751	2,021,073,601	611,259,735	66,483,756	181,540,109	16,793,578	—	6,206,386,606	1,464,618,043	
AMERICA	1951	266,929,600	—	130,447,167	200,344	1,652,921	—	—	—	187,907,560	9,513,746	—	—	4,315,357	—	591,252,605	9,714,090	
	1954	398,660,738	—	143,938,280	49,057,857	1,008,364	—	—	—	214,235,272	3,785,455	—	—	4,642,857	—	762,485,511	52,843,312	
	1957	379,074,796	—	181,051,020	53,837,860	1,647,700	—	—	—	336,069,465	3,328,000	—	—	167,392,860	—	1,065,235,841	57,165,860	
ASIA	1951	92,182,606	—	48,739,775	7,000,000	35,200,000	35,200,000	—	—	561,667,279	380,151,107	—	32,524,524	—	—	737,789,660	454,875,631	
	1954	76,507,350	—	28,717,525	9,000,000	43,340,000	43,340,000	—	—	741,693,617	464,941,610	—	8,930,000	—	—	890,258,492	526,211,610	
	1957	76,768,260	—	57,741,235	10,000,000	95,256,120	93,920,210	—	—	1,294,274,106	566,993,177	—	7,831,380	2,708,290	—	1,526,748,011	678,744,767	
AFRICA	1951	242,005	—	—	—	—	—	—	—	—	—	—	—	1,340,762	—	1,582,767	—	
	1954	3,708	—	—	—	1,332	1,332	—	—	5,775,433	5,428,088	—	—	4,328,388	—	10,108,861	5,429,420	
	1957	1,625,014	—	420,350	—	14,523	2,229	—	—	12,618,798	12,357,957	—	—	10,001,053	—	24,679,738	12,360,186	
OCEANIA	1951	725,000	—	2,733,898	68,489	—	—	—	—	177,000,000	—	—	—	—	—	180,458,898	68,489	
	1954	340,600	10,000	2,792,765	26,000	—	—	—	—	185,000,000	—	—	—	—	—	188,133,365	36,000	
	1957	417,000	—	3,192,000	30,000	—	—	—	—	200,000,000	—	—	—	—	—	203,609,000	30,000	
INTERNATIONAL FEDERATIONS	1951	—	—	—	—	—	—	18,168,172	714,286	—	—	—	—	—	—	18,168,172	714,286	
	1954	—	—	—	—	—	—	25,793,240	714,286	—	—	—	—	—	—	25,793,240	714,286	
	1957	—	—	—	—	—	—	25,618,770	892,857	—	—	—	—	—	—	25,618,770	892,857	
I.C.A. WORLD TOTAL Excluding U.S.S.R.	1951	1,767,803,957	110,313,795	1,024,515,734	259,543,609	142,253,661	120,773,899	64,927,444	26,887,097	2,194,232,336	1,069,971,035	21,355,475	97,832,858	13,809,313	—	5,232,897,920	1,685,322,293	
	1954	2,226,243,112	149,743,238	1,608,429,016	353,071,812	152,796,960	117,780,441	95,293,256	35,411,506	2,395,181,295	1,017,465,188	43,780,891	109,194,161	20,748,717	—	6,542,473,247	1,782,666,346	
	1957	2,680,627,244	185,733,874	1,887,337,138	392,270,954	241,366,213	205,977,919	115,531,864	46,518,608	3,864,035,970	1,193,938,869	66,483,756	189,371,489	196,895,781	—	9,052,277,966	2,213,811,713	

Synoptic Table III

CO-OPERATIVE BANKS AND

Analysis of

Country and Organisation	Year	Employees	Total Turnover (Deposits and Withdrawals)	Loans Granted and Bills Discounted during the Year
1	2	3	4	5
			£	£
AUSTRIA	1951	234	1,287,813,662	14,253,897
	1954	324	1,778,973,597	17,019,326
	1957	450	2,141,975,105	28,768,685
Arbeiterbank	1951	65	345,938,213	5,417,459
	1954	102	591,531,150	7,050,726
	1957	164	785,716,865	12,397,335
Zentralkasse der Konsumgenossenschaften	1957	8	72,980,770	2,582,420
Genoss. Zentralbank	1952	127	793,700,180	6,803,402
	1954	153	912,442,447	6,378,080
	1957	184	884,925,820	9,153,850
Zentralkasse der Volksbanken (formerly Oest. Zentralgen.-kasse)	1951	42	148,175,269	2,033,036
	1954	69	275,000,000	3,590,520
	1957	94	398,351,650	4,635,080
BELGIUM	1951	45	105,763,750	2,094,664
	1954	64	186,143,701	3,580,893
	1957	102	319,419,485	6,839,407
Coop Dépôts	1951	10	18,940,336	415,821
	1954	12	77,371,286	912,879
	1957	34	129,077,557	616,857
Caisse Centrale des Dépôts and Antwerpse Volkskas	1951	35	86,823,414	1,678,843
	1954	52	108,772,415	2,668,014
	1957	68	190,341,928	6,222,550
BURMA				
The Union of Burma Co-op. Bank	1957	21	105,290,700	444,750
CANADA				
Canadian Co-op. Credit Society	1957	1	151,273	109,090
CYPRUS				
Co-op. Central Bank	1957	—	40,000,000	1,165,963
DENMARK	1951	650	3,773,154,131	30,033,040
	1954	766	4,643,238,670	35,643,537
	1957	839	5,029,062,920	37,893,430
Andelsbanken	1951	491	3,526,927,503	22,195,243
	1954	590	4,338,939,756	27,034,540
	1957	650	4,663,547,045	29,250,360
Arbejdernes Landsbank	1951	159	246,226,628	7,837,797
	1954	176	304,298,914	8,608,997
	1957	189	365,515,875	8,643,070
FINLAND	1951	140	1,725,587,866	31,303,577
O.K.O.	1954	116	1,635,228,456	42,616,641
	1957	170	458,585,530	35,379,790

UNIONS OF CREDIT SOCIETIES
Balance Sheet(s)

£ Sterling

Share Capital Paid-up	Reserves	Loan Capital	Savings Deposits	Net Surplus	Total of Balance Sheet(s)
6a	6b	6c	6d	6e	6f
£	£	£	£	£	£
220,323	83,006	17,078,452	1,551,868	26,871	23,055,946
424,274	192,369	26,905,258	3,679,780	39,178	35,696,765
1,522,389	2,241,617	46,691,112	5,773,154	185,826	63,119,843
132,943	36,426	7,314,959	1,297,943	19,609	9,013,793
342,466	85,164	11,235,123	2,700,960	39,178	14,611,096
824,175	455,315	18,045,770	4,708,910	132,568	24,541,113
247,253	782,967	2,032,967	425,824	27,473	3,750,000
53,363	—	7,970,652	200,100	—	11,905,953
47,945	68,493	11,454,793	276,710	—	15,068,491
343,406	940,935	17,563,185	516,480	—	24,592,030
34,017	46,580	1,792,841	53,825	7,262	2,136,200
33,863	38,712	4,215,342	702,110	—	6,017,178
107,555	62,400	9,049,190	121,940	25,785	10,236,700
120,829	40,207	—	6,179,522	18,900	6,387,257
246,479	44,543	—	12,151,121	86,407	12,528,549
429,229	414,107	—	22,612,657	86,851	23,832,813
77,200	7,050	—	1,798,043	1,921	1,884,807
117,136	9,007	—	3,439,700	14,186	3,580,028
182,136	21,250	—	3,956,064	27,071	4,366,443
43,629	32,557	—	4,381,479	16,979	4,502,450
129,343	35,536	—	8,711,421	72,221	8,948,521
247,093	392,857	—	18,656,593	59,780	19,466,370
57,675	13,650	340,725	—	—	1,167,300
39,636	4,727	—	—	1,090	45,455
3,245	417,070	225,597	1,791,579	47,840	2,437,491
2,468,769	1,370,062	13,039,038	28,520,631	387,694	42,210,012
2,639,607	1,933,093	15,671,096	27,846,690	293,847	50,447,829
3,033,455	2,684,125	15,515,670	33,031,591	496,845	55,911,274
1,841,468	1,039,917	13,039,038	17,991,624	288,676	29,478,542
2,005,274	1,531,800	15,671,096	15,516,080	259,617	35,924,716
2,071,510	2,049,380	14,469,805	19,495,345	295,915	39,551,760
627,301	330,145	—	10,529,007	99,018	12,731,470
634,333	401,293	—	12,330,610	34,230	14,523,113
961,945	634,745	1,045,865	13,536,246	200,930	16,359,514
1,028,927	379,471	23,323,017	7,451,166	47,122	34,541,213
1,866,252	1,244,168	25,897,046	7,454,588	115,708	37,626,127
1,339,265	1,004,440	18,866,790	6,573,850	75,920	29,517,745

Synoptic Table III

CO-OPERATIVE BANKS AND

Analysis of

Country and Organisation	Year	Employees	Total Turnover (Deposits and Withdrawals)	Loans Granted and Bills Discounted during the Year
1	2	3	4	5
			£	£
FRANCE	1951	394	2,852,677,846	306,871,843
	1954	428	4,428,411,068	370,785,063
	1957	431	5,207,750,052	372,720,055
Banque Centrale des Coopératives	1951	48	81,459,560	255,172
	1954	57	176,308,163	614,152
	1957	57	359,347,742	1,301,922
Banque Coop. des Socs. Ouvrières de Prod.	1951	29	40,709,111	2,500,345
	1954	27	84,941,694	5,530,096
	1957	29	154,501,970	6,168,290
Caisse Nationale de Crédit Agricole	1951	317	2,730,509,175	304,116,326
	1954	344	4,167,161,211	364,640,815
	1957	345	4,693,900,340	363,001,465
Caisse Centrale de Crédit Coopératif	1957	—	—	2,248,378
GERMANY				
Bank f. Gemeinwirtschaft, Hamburg	1951	79	167,722,874	3,608,078
	1954	152	418,124,575	10,311,905
	1957	283	1,292,517,000	15,212,670
GHANA				
The Ghana Co-operative Bank	1954/55	14	12,953,133	603,768
	1957	30	—	33,841,225
GREAT BRITAIN	1951	1,211	3,279,475,670	37,328,881
	1954	1,490	4,126,594,545	55,139,473
	1957	1,636	5,242,238,134	76,473,546
C.W.S. Bankers	1951	561	2,913,930,136	27,376,985
	1954	599	3,613,979,540	29,984,353
	1957	629	4,637,842,398	46,622,216
S.C.W.S. Bankers	1951	30	326,844,677	454,155
	1954	34	436,996,899	469,014
	1957	36	494,256,538	787,381
Co-op. Permanent Building Society (C.P.B.S.)	1951	620	38,700,857	9,497,741
	1954	857	75,618,106	24,686,106
	1957	971	110,139,198	29,063,949
ISRAEL	1951	211	60,507,200	20,861,200
	1954	278	74,450,000	19,732,400
	1957	815	40,083,530	23,142,260
Workers' Bank (Bank Hapoalim)	1951	200	—	19,600,000
	1954	258	—	18,500,000
	1957	795	—	21,061,110
Bank Zerubabel	1951	11	60,507,200	1,261,200
	1954	20	74,450,000	1,232,400
	1957	20	40,083,530	2,081,150

UNIONS OF CREDIT SOCIETIES

£ Sterling

Balance Sheet(s)

Share Capital Paid-up	Reserves	Loan Capital	Savings Deposits	Net Surplus	Total of Balance Sheet(s)
6a	6b	6c	6d	6e	6f
£	£	£	£	£	£
2,370,198	927,241	106,643,877	22,640,282	63,100	224,070,329
2,492,161	2,163,385	335,366,963	37,525,521	500,519	396,195,877
2,594,985	5,664,802	630,443,675	34,486,840	1,729,835	700,292,752
37,494	20,774	—	1,009,414	6,586	1,074,268
54,712	119,668	—	2,490,954	15,821	2,681,156
103,470	219,620	—	3,847,013	20,210	4,190,312
65,357	55,447	—	771,684	13,492	905,980
109,898	83,513	22,066	1,240,690	21,433	2,577,988
149,000	224,453	32,340	2,632,012	32,480	5,213,335
2,267,347	851,020	106,643,877	20,859,184	43,022	222,090,081
2,327,551	1,960,204	335,344,897	33,793,877	463,265	390,936,733
2,235,465	5,120,665	630,411,335	28,007,815	1,677,145	690,889,105
107,050	100,064	—	—	—	—
83,333	98,640	—	2,093,537	85	3,890,901
425,170	220,238	—	6,846,769	170	12,652,380
850,340	361,905	4,153,145	22,750,935	35,204	31,594,475
26,792	46,644	1,600,000	84,172	7,645	1,765,253
26,565	61,730	—	498,755	3,862	1,254,234
45,934,924	4,337,589	—	224,483,750	1,219,812	275,574,405
86,410,398	5,572,213	—	239,381,005	2,319,154	332,554,442
143,945,246	7,309,627	—	224,290,850	5,070,948	377,753,644
—	1,178,742	—	193,436,549	117,639	194,732,930
—	1,588,314	—	204,157,302	189,473	205,935,089
—	2,315,530	—	192,696,963	153,906	195,166,399
—	94,694	—	14,057,732	23,770	14,152,426
—	164,656	—	20,179,550	32,417	20,344,206
—	213,973	—	19,752,071	13,113	19,966,044
45,934,924	3,064,153	—	16,989,469	1,078,403	66,689,049
86,410,398	3,819,243	—	15,044,153	2,097,264	106,275,147
143,945,246	4,780,124	—	11,841,816	4,903,929	162,621,201
739,568	327,521	4,713,627	23,951,065	46,870	33,303,849
466,500	211,200	2,590,000	22,316,000	34,820	30,002,000
306,945	360,120	1,258,930	26,218,255	74,010	34,913,890
680,000	290,000	4,000,000	22,141,000	30,000	30,555,000
408,200	178,500	2,520,000	20,672,000	19,000	27,800,000
274,405	336,705	1,221,630	25,257,935	67,460	32,364,880
59,568	37,521	713,627	1,810,065	16,870	2,748,849
58,300	32,700	70,000	1,644,000	15,820	2,202,000
32,540	23,415	37,300	960,320	6,550	2,549,010

Synoptic Table III

CO-OPERATIVE BANKS AND
Analysis of

Country and Organisation	Year	Employees	Total Turnover (Deposits and Withdrawals)	Loans Granted and Bills Discounted during the Year
1	2	3	4	5
			£	£
JAPAN				
Central Co-op. Bank for Agriculture and Forestry	1954	2,200	2,305,434,524	706,596,230
	1957	2,081	4,485,723,210	1,794,118,010
MALAYA				
The Federation of Malaya Rural Co-op. Apex Bank	1957	3	—	401,930
MAURITIUS				
Co-op. Central Bank	1957	5	465,525	346,050
NIGERIA				
Regional Co-op. Bank of Eastern Nigeria	1957	40	9,970,150	47,131
	1957	6	—	21,936
Co-op. Bank of Western Nigeria	1957	34	9,970,150	25,195
NORWAY				
Samvirkebanken	1951	10	47,560,950	492,800
	1954	15	83,650,000	764,100
	1957	17	107,899,950	824,550
SWITZERLAND				
Genossenschaftl. Zentralbank	1951	75	344,648,183	19,037,321
	1954	92	445,079,625	22,676,930
	1957	99	560,473,660	27,442,710
GRAND TOTAL				
	1951	3,049	13,644,912,132	465,885,301
	1954	5,939	20,138,281,894	1,285,470,266
	1957	7,023	25,041,606,224	2,455,171,252

UNIONS OF CREDIT SOCIETIES
£ Sterling
Balance Sheet(s)

Share Capital Paid-up	Reserves	Loan Capital	Savings Deposits	Net Surplus	Total of Balance Sheet(s)
6a	6b	6c	6d	6e	6f
£	£	£	£	£	£
2,580,357	625,000	44,071,430	60,043,650	845,238	108,175,595
2,124,010	5,392,860	127,648,810	101,619,050	1,166,670	240,557,540
1,867	817	431,680	2,450	5,717	485,000
33,975	46,650	30,450	158,475	7,350	278,925
11,960	1,067,210	454,870	318,379	20,368	1,945,716
2,807	11,515	34,870	50,584	1,147	150,307
9,153	1,055,695	420,000	267,795	19,221	1,795,409
80,000	39,900	—	784,200	4,000	1,058,800
80,000	46,600	—	1,107,900	5,500	1,681,350
80,000	61,300	—	767,250	9,650	1,760,750
1,736,382	449,163	11,712,781	9,515,630	139,322	23,988,322
1,926,010	571,662	28,039,608	10,682,565	163,985	30,585,055
2,087,300	694,160	32,086,485	11,920,540	192,815	34,926,260
53,754,326	8,052,800	176,510,792	327,171,660	1,953,776	668,081,034
99,584,000	12,871,115	480,141,401	429,119,761	4,412,171	1,049,911,222
158,488,087	27,800,917	878,147,939	492,814,610	9,210,801	1,601,795,107

Synoptic Table IV

CO-OPERATIVE

Individual Assurance

Country and Organisation	Year	No. of Policies	Amount Insured LIFE ONLY	Premium Income	Claims Paid
1	2	3	4	5	6
AUSTRALIA 2 Organisations	1951	—	£ —	£ 38,714	£ 17,649
	1954	—	—	109,118	21,129
	1957	—	—	63,582	29,299
BELGIUM 2 Organisations	1951	1,550,788	44,306,529	2,690,857	801,513
	1954	1,621,521	58,999,343	3,906,293	1,192,029
	1957	1,667,360	75,947,937	5,279,464	1,780,428
CANADA Union—3 Organisations	1951	22,803	5,484,536	285,223	72,165
	1954	65,510	10,640,364	1,029,455	358,910
	1957	116,673	15,758,910	2,100,730	911,274
French Canadian Movement— 2 Organisations	1957	35,556	28,814,550	1,252,720	256,370
DENMARK 7 Organisations	1951	883,802	23,960,807	1,690,900	979,939
	1954	993,845	30,136,195	2,348,345	1,409,203
	1957	1,081,502	34,385,318	3,130,613	1,973,374
FINLAND 10 Organisations	1951	877,733	49,230,100	2,282,065	479,331
	1954	940,388	66,522,237	3,035,006	849,235
	1957	970,017	64,052,999	2,705,330	988,488
FRANCE 7 Organisations	1951	2,781,713	—	7,006,427	832,880
	1954	3,732,000	—	12,979,592	6,105,102
	1957	4,698,475	—	20,531,763	14,602,480
GERMANY 3 Organisations	1951	4,039,664	88,798,044	7,190,221	1,696,428
	1954	4,681,019	128,596,258	10,229,252	1,751,870
	1957	5,582,865	188,525,085	15,434,184	2,459,352
GREAT BRITAIN 1 Organisation	1951	13,429,769	423,798,450	27,512,286	13,703,722
	1954	14,561,780	527,577,464	33,916,598	16,182,092
	1957	15,719,562	642,115,182	42,215,048	22,228,561
ICELAND 2 Organisations	1951	37,139	777,568	270,690	77,481
	1954	48,919	1,409,288	465,060	219,015
	1957	52,045	2,012,945	918,248	466,486
INDIA 4 Organisations	1957	23,627	—	97,200	13,200
ISRAEL 1 Organisation	1951	64,339	11,311,780	2,051,988	702,832
	1954	64,212	7,776,120	1,809,678	486,468
	1957	79,818	7,440,475	1,325,397	490,477
ITALY 1 Organisation	1957	163,111	—	181,600	—
MALAYA 1 Organisation	1957	1,046	206,390	14,000	—
NORWAY 2 Organisations	1951	168,091	10,785,500	529,400	120,950
	1954	184,866	13,313,650	682,100	194,950
	1957	199,378	17,202,550	828,850	312,700

INSURANCE SOCIETIES

£ Sterling

Collective Assurance

No. of Collective Policies	No. of Persons in Collective Policies	Amount Insured LIFE ONLY	Premium Income	Claims Paid	Real Reserves	Mathematical Reserves
7	8	9	10	11	12	13
—	—	£	£	£	£	£
—	—	—	443,132	181,583	341,386	13,531
—	—	—	443,132	181,583	361,401	16,647
—	—	—	500,000	200,000	3,000†	25,075
4	2,994	3,941,557	112,036	13,400	391,886	8,311,450
3	3,443	5,798,007	147,021	31,557	731,757	13,416,593
3	3,667	8,105,430	215,350	59,036	2,058,614	19,688,927
110	26,124	5,634,708	62,887	21,306	54,983	371,135
234	35,767	8,977,818	83,273	39,273	77,818	1,040,363
242	38,354	11,785,090	101,820	43,636	403,273	1,850,545
2,005	509,679	101,331,270	713,090	392,360	373,090	1,181,830
—	140,265	74,922	509,980	276,060	1,116,080	10,520,729
—	142,280	1,984,695	795,864	448,035	3,302,273	14,675,491
7,303	166,193	2,305,016	965,047	478,542	2,341,571	17,128,785
10,779	643,489	2,552,779	777,097	268,505	425,015	7,421,672
12,728	648,748	3,933,781	793,269	471,313	761,319	13,492,725
15,591	697,697	3,186,456	988,879	626,893	1,729,887	15,941,450
154	778	—	8,230	1,780	5,244,898	8,174,489
60	128	—	16,613	5,657	9,897,322	11,159,140
29	1,097	41,156	1,871	340	—	24,776,616
29	1,011	43,622	595	170	378,741	38,128,998
34	1,391	121,684	5,442	1,445	870,750	63,170,150
712	6,065,498	—	1,081,909	1,143,743	6,599,085	102,068,833
681	6,193,419	—	1,254,111	1,264,426	7,401,299	135,632,486
644	6,339,672	—	1,477,872	1,452,250	7,606,548	174,248,844
—	—	—	18,729	6,440	2,081	179,562
—	—	—	59,940	21,840	5,126	431,676
—	—	—	168,653	148,587	17,680	835,270
—	—	—	—	—	—	—
—	—	—	—	—	170,000	2,402,661
—	—	—	—	—	145,400	1,557,900
—	—	—	—	—	129,960	1,257,940
—	—	—	—	—	—	—
—	—	—	—	—	—	—
42	1,946	698,900	103,100	21,000	53,500	3,160,000
51	2,500	1,113,350	142,400	29,050	60,000	4,503,300
53	2,800	1,490,600	167,300	27,000	65,000	6,157,700

† One Organisation

Synoptic Table IV

CO-OPERATIVE

Individual Assurance

Country and Organisation	Year	No. of Policies	Amount Insured LIFE ONLY	Premium Income	Claims Paid
1	2	3	4	5	6
			£	£	£
PAKISTAN					
1 Organisation	1955/56	—	—	29,250	2,700
SWEDEN					
4 Organisations	1951	1,345,321	59,765,274	4,032,586	1,750,845
	1954	1,630,926	93,199,862	6,062,341	2,285,814
	1957	1,969,350	139,247,500	7,854,747	3,680,082
SWITZERLAND					
2 Organisations	1951	32,904	7,806,860	362,352	174,439
	1954	36,804	9,871,866	464,516	185,953
	1957	41,822	13,026,950	574,850	233,238
U.S.A.					
Organisations	1951	2,157,539	168,610,000	32,654,287	14,869,285
	1954	3,116,326	243,682,500	56,077,501	24,518,572
	1957	3,306,805	366,878,216	61,770,359	32,030,715
TOTALS					
LIFE	1951	16,824,423	894,635,448	38,950,580	14,675,532
	1954	18,077,538	1,191,725,147	49,601,752	16,814,798
	1957	19,050,806	1,595,615,007	62,014,532	23,858,225
FIRE	1951	4,651,451	—	9,387,924	3,267,399
	1954	5,498,800	—	14,725,718	5,808,163
	1957	6,053,864	—	17,318,275	6,042,937
ACCIDENTS	1951	5,210,607	—	36,185,916	16,445,332
	1954	7,138,277	—	61,548,381	30,149,379
	1957	8,818,418	—	75,269,948	47,256,031
VARIOUS	1951	705,124	—	4,073,576	1,891,195
	1954	963,501	—	7,239,004	2,988,002
	1957	1,785,924	—	11,705,180	5,302,031
GRAND TOTAL	1951	27,391,605	894,635,448	88,597,996	36,279,458
	1954	31,678,116	1,191,725,147	133,114,855	55,760,342
	1957	35,709,012	1,595,615,007	166,307,935	82,459,224

INSURANCE SOCIETIES

£ Sterling

Collective Assurance

No. of Collective Policies	No. of Persons in Collective Policies	Amount Insured LIFE ONLY	Premium Income	Claims Paid	Real Reserves	Mathematical Reserves
7	8	9	10	11	12	13
		£	£	£	£	£
—	—	—	—	—	—	—
12,055	1,597,653	5,534,139	1,812,635	1,141,456	4,738,762	15,655,023
13,638	2,267,800	33,903,348	2,809,734	2,065,515	6,615,948	21,304,595
12,943	3,149,000	117,638,937	3,872,833	2,338,005	5,587,504	30,561,135
345	19,496	3,436,913	979,338	341,691	79,624	13,174,357
411	27,648	6,878,236	982,523	453,083	89,833	16,102,654
527	2,309,203*	11,266,150	1,363,987	564,720	114,332	19,454,475
746	102,190	16,575,714	1,355,307	535,714	68,929	2,464,642
1,163	179,642	43,630,000	1,305,356	927,143	76,072	5,147,143
3,646	1,257,057	111,764,999	4,039,288	2,362,502	—	147,143†
1,812	6,457,591	38,490,788	2,437,240	1,369,582	—	—
2,885	7,028,909	106,262,857	2,647,283	1,793,044	—	—
6,417	10,565,375	368,995,632	5,652,365	3,332,115	—	—
149	278,200	—	872,010	365,994	—	—
151	255,722	—	1,134,272	513,957	—	—
151	200,000	—	1,650,222	750,522	—	—
22,441	1,841,078	—	2,457,160	1,690,380	—	—
25,275	2,165,543	—	3,551,428	2,855,519	—	—
20,420	3,540,769	—	5,090,222	3,528,144	—	—
420	23,883	—	1,491,611	525,282	—	—
781	52,862	—	1,492,465	772,248	—	—
16,064	168,697	—	2,203,365	1,089,852	—	—
24,822	8,600,752	38,490,788	7,258,021	3,951,238	14,041,331	190,520,211
29,092	9,503,036	106,262,857	8,825,448	5,934,768	25,251,885	273,625,060
43,052	14,474,841	368,995,632	14,596,174	8,700,633	31,198,531	362,808,409

* Including new Polio Insurance.

† One Organisation.