



Alianza Cooperativa Internacional  
International Co-operative Alliance  
Alliance Coopérative Internationale  
Internationaler Genossenschaftsbund  
Международный Кооперативный Альянс

# AN ICA POLICY FOR CO-OPERATIVE DEVELOPMENT

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# The International Co-operative Alliance

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

It comprises organizations in every continent, and its total affiliated membership through national organizations exceeds 360 million from consumers, agricultural, housing, credit, workers' productive, artisanal, fishery and other co-operative societies.

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

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

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

In the work and meetings of the United Nations, its Economic and Social Council, as well as some of the Specialised Agencies, it enjoys the right of participation as an International Organization with Consultative Status, Category 1.

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

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

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## FOREWORD

After the second World War, many co-operative organizations from developing countries became affiliated to the International Co-operative Alliance, so that today they represent an important part of the membership.

One of the main themes of the 19th ICA Congress (Paris, 1954) dealt with the role of co-operatives in developing countries. As a result of the discussions, the ICA Sub-Committee on technical assistance became gradually involved in technical co-operation activities, although still on an ad hoc basis.

In 1956, an international conference was organized with co-operators from South East Asian countries to discuss plans for establishing a permanent Secretariat in that region. Subsequently, the problem of co-operative development appeared to be the most important item on the agenda of the 20th ICA Congress (Stockholm, 1957) where a major resolution was adopted which played an important role in ICA's future involvement in assisting the co-operative movements in developing countries.

Two regional offices were established, one in New Delhi for the South-East Asian region, in 1960 and the other in Moshi for East, Central and Southern Africa, in 1968. As a result, ICA's involvement in development aid became more structured and a permanent relationship was established between the ICA and its member organizations in the two regions. In 1979 a third regional office was formally established in Abidjan to serve the West African co-operative organizations.

On 1st January 1971, the ICA launched the Co-operative Development Decade. This initiative, highly praised by U Thant, former Secretary General of the United Nations, was taken in support of the Second UN Development Decade.

The increased participation of the ICA affiliated organizations in co-operative programmes in the developing countries, led to the adoption of a resolution on technical assistance by the 27th ICA Congress (Moscow, 1980). This resolution asked the Central Committee "to draw up a long term policy for co-operative development which should set up guide lines for ICA's technical assistance programme covering the type of assistance to be given, the way the ICA should work in developing countries, the use of the Development Fund, the beneficiaries of technical assistance and the links with national, social and economic plans".

The present document, issued from the above resolution reflects the views, aspirations and commitments of the entire co-operative movement and fits into the framework of the UN Third Development decade. It has been approved by the ICA Central Committee at its meeting in Rome in October 1982.

It is given a wide distribution with the hope that governments, co-operative organizations and institutions in both developing and industrialized countries, and multilateral and bilateral development aid programmes will find it useful for the formulation of new imaginative programmes of co-operation.

A. E. SAENGER  
ICA DIRECTOR

# AN ICA POLICY FOR CO-OPERATIVE DEVELOPMENT

## I. THE NEED FOR CO-OPERATION...

In these times of unfulfilled hopes and aspirations, the challenge to the world cooperative movement is greater than probably ever before.

The arms race continues with unprecedented vigour, whereas production for civilian purposes is declining. The gap between rich and poor countries is widening, and so is the gap between the privileged and the disadvantaged population groups in most countries.

In the Third World, more than thirty per cent of the labour force is unemployed or underemployed. The number of people living in absolute poverty is approaching one billion. It is estimated that 40,000 children die each day from starvation or diseases aggravated by undernourishment.

These few data illustrate to what extent the world economy has been distorted and social injustices have been sharpened. This crisis has most severely hit the least developed countries and the poorest strata of the population.

The prospects for improving the conditions are dark, as long as large parts of the world's resources are wasted on conflicts and unproductive armaments. Even under present circumstances, however, it would be possible to alleviate much suffering, to increase production and to pursue social justice by vigorous efforts to bridge the gaps between rich and poor countries. To this end, development strategies have to be reconsidered.

It has not proved possible for the large strata of the population in rural areas and in urban slums of developing countries to acquire a considerable and lasting improvement in their living conditions through investment policies which increase the wealth of the rich in the hope that it will "trickle down" to the poor. Nor are the limited benefits that can be given to people through centrally administrated social policies sufficient.

Economic and social progress must, to a large extent, grow from grassroot levels by active involvement of the disadvantaged groups themselves. Such popular participation in development efforts can and should be facilitated by appropriate legislation, by measures for increasing productivity, e.g. land reform, and by other forms of "help to self-help".

The United Nations' Assembly has stated that "the establishment and growth of co-operatives is one of the important instruments for the full economic, social and cultural development of all members of the society". It has also stressed "the important role that co-operatives play in the socio/economic development of developing countries" (see Appendix 1). There is a great and growing need for truly democratic, economically efficient co-operative movements in the world of to-day and to-morrow.

Governments and Co-operators of Developing countries are expressing their interest in making full use of cooperative working methods and practices.

## **II. ... THROUGH CO-OPERATIVES**

The International Co-operative Alliance is the non-governmental organization representing the world co-operative movement with its 360 million individual members. In this capacity it is the unique authority for formulation of co-operative ideology and development policies at the global level.

In pursuance of the resolutions adopted by the 27th ICA Congress in Moscow 1980 and by the ICA Central Committee meeting in Rome 1982, this document endeavours to formulate a policy for the ICA in its task to assist co-operative development efforts in the Third World.

This policy covers the period up to the year 2000. There are two reasons for choosing this time span:

- a) The United Nations Organization has set a number of socio/economic targets for the year 2000. Such targets include adequate nutrition, health for all, and other social benefits. It is understood that they can only be achieved by popular participation and self-help. The co-operative movement has a significant role to play in this development process.
- b) The Laidlaw Report to the Moscow Congress dealt with policies and developments up to the year 2000 with special emphasis on the contribution of the co-operative movement to development efforts.

## **III. ICA SUPPORT TO CO-OPERATIVE DEVELOPMENT**

### **1. Objectives**

- a) The basic objective of the ICA policy on co-operative development is the establishment and growth of independent democratic and viable co-operative organizations, in which men and women participate on equal terms. These organizations must be capable of serving their members efficiently and contributing to economic growth and social equity in their respective communities and/or countries.
- b) The ICA policy shall aim at strengthening collaboration between co-operative organizations of various types and in different countries, thereby promoting the growth of international solidarity, which is the foundation of a constructive peace.
- c) The ICA shall endeavour to influence public opinion, national authorities and international organizations in order to stimulate the growth of a favourable atmosphere for co-operation, promote the enactment of appropriate co-operative legislation and enlist the support of government and international organizations for the development of co-operative movements.



## **2. Fields of Action**

### **a) Food and Nutrition**

Special emphasis in economic development in the Third World must be given to increased food production in combination with more efficient systems of food distribution and improved knowledge of food processing and utilization.

There is ample evidence that land reform, supplemented with other means, can substantially increase productivity. In total, 600 million people in the rural areas of the developing world lack access to the land. As productivity in small labour-intensive farms is usually considerably higher than in the large estates, redistribution of land would be an effective means of increasing food production, especially if combined with agricultural co-operatives, fishery co-operatives, productive and workers co-operatives, supported by saving and credit institutions. Development of the fishing industry is of great importance for the supply of food.

### **b) Urbanization and the Co-operative Movement**

It is estimated that by the year 2000, more than half of the population in the Third World will live in urban communities. Due to the fact that migration from rural areas is added to the natural population increase, the growth of the cities is very rapid. The production of dwellings, water and sewage systems, as well as the installations of transport facilities, schools, retail stores, etc... do not keep up with escalating needs. Consequently a great and growing majority of the population will have to live in slums and shanty-towns.

Slum improvement is one of the urgent policy areas in developing countries. This is a field where "help to self-help" is especially important and where there is a large scope for co-operative activities, not least in the fields of consumer credit and housing co-operation.

### **c) Employment and Industry**

Co-operative organization, particularly in small and medium-scale industrial enterprises, offers a viable alternative to other forms of industrial organization. It is particularly appropriate to the application of labour-intensive productive techniques. Therefore, it is important to promote industrial producers' co-operatives, both in rural and urban areas. Industrial co-operatives in urban areas can offer income-generating opportunities for both men and women. Such co-operatives in rural areas can contribute to the provision of industrial products and at the same time reduce the migration into the cities.

### **d) Savings, Credit and Insurance**

Development is not only a question of mobilizing human resources. It is also necessary to mobilize capital and to ensure a minimum

degree of security against the risks of life. It is true that in many developing countries the State provides a certain amount of capital to co-operatives, in the form of grants and loans. Other sources of credit should also be identified.

However, if a co-operative organization is to stand on its own feet and attain the necessary self-reliance, it has to raise a considerable part of the capital required from among its own members.

Savings and credit co-operative societies, which have played and will continue to play an important role especially in strengthening the economic security of their members, at the same time provide capital for co-operative investments. Co-operative banks can make decisive contributions to the establishment and expansion of co-operative organizations in a financially sound way. The same is true of co-operative insurance societies.

#### e) **Other Types of Co-operatives**

There is a great number of other co-operative organizations, for instance in the fields of handicrafts, processing, health and welfare services. Well managed they all satisfy important needs of the members and of the community.

In this context it is essential to mention the innumerable associations which are voluntary, democratic, self-help organizations formed in order to satisfy specific needs of their members — but which do not meet all the requirements for registration as co-operative movement. It may be a group which digs a well, acquires a handpump and elects a person to be responsible for the maintenance of the pump. Such “pre-cooperatives” have been organized in great numbers by people — often among the poorest groups of the population — who join hands in solving common problems, be it in urban slums (e.g. sewage disposal) or in rural areas (irrigation, transport).

These self-help groups are natural allies of the co-operative movement. There should be good opportunities for many of them to develop into formal co-operative organizations, given access to the necessary guidance and training. In all circumstances, however, the future will call for a great variety of co-operatives of all sizes as well as of pre-cooperatives.

### **3. Priorities**

#### a) **Development towards self-reliance**

In most developing countries, Governments pursue an active policy for the promotion of co-operative organizations in the frame of their own development plans. Their objectives are the growth of self-reliant co-operative movements. In order to achieve this goal weaning procedures should be designed, which are acceptable to all parties. They should be in the form of time-bound plans for the

transfer of functions — i.e. related to education and training — from State institutions to the movement.  
Such procedure shall be promoted and supported by ICA as a matter of high priority.

**b) Democracy**

A co-operative organization can retain its character only if it is owned and controlled by its members in a truly democratic way. This presupposes not only an effective democratic organization but also — and no less indispensable — an enlightened membership. One of the high priorities for ICA shall be to encourage and assist member organizations in their endeavours to organize an effective and committing member education. Its resources have been very limited, but measures have been taken to increase the capacity in order to better meet the needs of member organizations. In educational activities stress should be laid on the involvement of women — a largely untapped resource in co-operative democracy.

**c) Involvement of Women**

In a true co-operative democracy men and women participate on equal terms. ICA shall assist in the attainment of this objective by influencing public opinion and by supporting programmes that aim at raising the status of women, e.g. by means of literacy campaigns, nutrition education, income generating projects for women, developing of thrift and loan societies. In all these fields co-operation has proved to be an effective instrument of change.

**d) Education and Training**

It has been both the faith and the experience of co-operators that education and training is necessary for healthy co-operative development. Co-operative education is a basic principle of co-operative action and it is essential that education and training programmes should continue to be accorded the highest priority and adequate provision for this should be included in all development projects. In particular, education and training programmes for members as well as committee and board members at field level are vital for good co-operative performance. Without this, the desired level and quality of popular participation in the control of independent co-operatives cannot be expected.

**e) Professional management**

Another matter of high priority is staff training. Too often, and not only in developing countries, co-operatives fail because of bad management. Co-operative organizations can grow and improve their services only through the professionalisation of management. Therefore, an efficient system of co-operative staff training is a vital necessity.

f) **Promotion of Effective Personnel Policy**

In order to retain skilled staff, co-operative organizations must establish comprehensive personnel policies, including adequate recruitment and training, competitive salary systems, job security and career possibilities.

g) **Promotion of National and Apex Organizations**

The promotion of national and apex organizations is an important part of the development of an autonomous co-operative movement. The main burden of promoting the establishment and growth of local co-operative societies will be carried by these unions or federations.

h) **Research**

It is necessary that due attention is given to the examination of needs for technical assistance, project identification, feasibility studies, monitoring and evaluation of co-operative development programmes. These elements should be included in all ICA supported projects, including seminars and conferences. ICA should, moreover, take an active part in the search for innovative models of development programmes.

#### **4. Principles**

ICA, as well as its member organizations, shall in their promotion of co-operative development, be guided by the Principles established by the Rochdale Pioneers in 1844, reformulated by the 23rd ICA Congress in 1966 and contained in the article 8 of the "Rules of the International Cooperative Alliance". (See Appendix 2).

#### **5. Resources for Aid**

a) **Movement to Movement Aid**

A considerable part of co-operative development efforts takes the form of Movement-to-Movement assistance. This has mainly been given by movements in industrially developed countries to co-operative organizations in developing countries.

More and more, however, contacts and exchanges of experiences are organized between movements in the Third World as well.

ICA should be in the forefront, giving ideas and inspiration for co-operative progress in the fields of action mentioned under point 2. It is important for ICA to encourage bilateral aid-activities among member organizations and to collaborate with other international organizations, especially within the UN system. It is essential that ICA can play a co-ordination role in relation to

bilateral programmes and that it receives all relevant information to that end.

**b) ICA Regional Offices**

The activities of the three ICA Regional Offices — which now exist in South East Asia, in East, Central and Southern Africa, and in West Africa — are devoted to co-operative development. These activities include, inter alia, the

- co-ordination of co-operative development efforts within the region, and promotion of exchanges of experiences.
- organization of regional seminars and conferences on specific subjects; great importance must be attached to project identification, formulation, preparation and evaluation.
- promotion of the establishment and development of national co-operative apex organizations, based on local co-operatives.
- support of programmes aiming at the involvement of women in co-operative democracy; for this purpose each Regional Office shall have in its staff a specialist on women's programmes.

Within the time span covered by this policy document — i.e. before the year 2000 — ICA shall endeavour to respond to the requests from other regions to open Regional Offices, provided that the necessary financial resources are secured.

**c) Auxiliary Committees**

The ICA Auxiliary Committees represent an important resource, especially in fields of knowledge and experience, which shall be fully utilized in the development of ICA supported programmes. This resource should be used for technical advice, for recruitment and for specialist training. Such assistance is already given by several Auxiliary Committees, e.g. in the fields of Insurance, Banking, Agriculture, Trade, and Participation of Women.

There is considerable need for expansion of such activities, not least in the development of interco-operative trade, at national, regional and global levels. It is also important that national, regional and global co-operative economic institutions be developed.

**d) ICA Co-operative Development Fund (CDF)**

The Co-operative Development Fund was established in order to provide means for ICA support to urgent development projects.

In view of the increased challenges to the international co-operative movement more substantial resources should be available for innovative pilot projects. Examples of such efforts could be mentioned: projects for greater involvement of women in co-operative activities, for the transformation of pre-cooperatives into regular co-operative organizations, for the establishment of

income-generating co-operatives and the creation of income-generating projects for the poor.

Increased efforts should therefore be made in order to obtain larger and more widely spread contributions from the ICA member organizations to the CDF.

e) **Governmental Development Agencies**

In a few countries, Governmental bilateral agencies give substantial financial assistance — partly through ICA — to co-operative programmes in developing countries. In view of the vital importance of people's participation in the development process, it is important that Governmental Agencies for bilateral aid — wherever they exist — are made aware that the International Co-operative Movement can effectively utilize financial contributions to the ICA for the attainment of genuine development.

#### IV. ICA AND "UN" AGENCIES

a) **The Role of the UN**

As far as co-operative development is concerned, the ICA and the UN agencies work towards the same goal: the development of autonomous, democratic, viable co-operative organizations as instruments of self-help and self-reliance.

A number of resolutions adopted by the UN General Assembly, ECOSOC, International Labour Conferences and other members of the UN system have emphasized the importance of voluntary co-operation as an instrument of genuine human progress. Consequently, the programmes of UN agencies contain substantial elements to aid co-operative development. Together, these programmes contribute the major part of assistance in this field.

The World Bank devotes a considerable and growing part of its resources to rural development in which co-operation has a significant role. UNDP has an important role in the financing of co-operative development projects. ILO has, ever since its foundation in 1919, a Co-operative Branch within its office, which apart from research and services in the fields of legislation and statistics, administers a great number of co-operative projects.

With regard to plans for transfer of functions from State to co-operative movement, contracts and collaboration between ICA and international organizations is of great value.

UN departments and specialized agencies, such as ILO, FAO, UNESCO, UNIDO and WFP take an active part in promoting popular participation and self-help activities, not least in the form of co-operative organizations.

ICA welcomes this trend towards stronger emphasis on co-operative self-help. In the development of true, autonomous and democratic co-operatives, both the inter-governmental such as UN Agencies, and the non-governmental such as ICA, have a vital role to play. They are partners in development. On the part of ICA, the collaboration takes the form of representation at UN and other international meetings and conferences of relevance from a co-operative point of view, as well as of active collaboration at the secretariat level and — mainly through the Regional Offices — in field programmes.

**b) Co-ordination**

In order to achieve a rational co-ordination between the various intergovernmental and non-governmental international organizations, the Committee for the Promotion of Aid to Co-operatives (COPAC) was established in 1974 on the initiative of ICA. In addition to co-ordination, this committee with its secretariat in FAO, has an important role to play in the field of research. ICA continues to support the work of COPAC.

## V. CONCLUSIONS

The international economic crisis of the nineteen-eighties has reduced resources available for development aid. It has, at the same time, increased the need for international assistance.

In this situation, there is, however, one positive aspect: the growing recognition that genuine development can be achieved, even in these dark times, by an active involvement of the great masses of men and women in the development process. To a much larger extent than before, this process must take the form of mobilization of human resources, of "help to self-help".

This is a great challenge to the international co-operative movement.

ICA is prepared to meet this challenge. As a non-governmental organization, it is in a position to effectively assist in the fostering of self-help activities and in the educational process which is necessary in order to achieve lasting results.

In these activities, ICA collaborates closely with its affiliated organizations in 71 countries. Moreover, it offers its co-operation — based on century old experiences of co-operative development — to the UN and other specialized agencies which recognize social and economic development as one of the principal conditions in their struggles for Peace.

Voluntary co-operation without boundaries is a necessary instrument to achieve world-wide equity, welfare and Peace.

UNITED NATIONS  
RESOLUTIONS ADOPTED BY THE GENERAL ASSEMBLY

Thirty-third session

**33/47. National experience in promoting the co-operative movement**

*The General Assembly,*

*Recalling its resolutions 2459 (XXIII) of 20 December 1968, 3273 (XXIX) of 10 December 1974 and 31/37 of 30 November 1976, and Economic and Social Council resolution 1668 (LII) of 1 June 1972,*

*Bearing in mind that the establishing and growth of co-operatives is one of the important instruments for the full economic, social and cultural development of all members of society,*

*Recognizing the necessity of training and educational programmes at various levels for the growth, diversification and professionalization of the management of co-operatives,*

1. *Takes note* of the report of the Secretary-General on national experience in promoting the co-operative movement;<sup>1)</sup>

2. *Reiterates* the necessity of an international exchange of experience as a contribution to the growth and diversification of the co-operative movement;

3. *Stresses* the role of co-operatives in the development of weaker sections of the community and in over-all social and economic advancement, particularly in developing countries;

4. *Recognizes* that co-operatives are an important means of increasing employment opportunities for women and integrating them, as active members of society, into the development process;

5. *Stresses also* the important social role of co-operatives in involving people at the grass-roots level in the planning and decision-making which affect their daily lives;

6. *Invites* Member States, relevant specialized agencies and other United Nations organs to pay special attention to the training and education aspects of the co-operative movement at the local, national and international levels;

7. *Also invites* Member States, relevant specialized agencies and other United Nations organs to submit follow-up reports on their experience in promoting the co-operative movement, referring especially to the participation of women in the co-operative movement and to the role of co-operatives in achieving over-all social and economic development;



8. *Invites* those Member States which have not already done so to submit reports on national experience in promoting the co-operative movement;

9. *Requests* the Secretary-General to submit to the General Assembly at its thirty-sixth session, through the Economic and Social Council, a follow-up report on national experience in promoting the co-operative movement, referring especially to the participation of women in the co-operative movement and to the role of co-operatives in achieving over-all social and economic development, based on data already available and on additional contributions from Member States and relevant specialized agencies;

10. *Decides* to include in the provisional agenda of its thirty-sixth session the item entitled "National experience in achieving far-reaching social and economic changes for the purpose of social progress" and to consider under this item the follow-up report of the Secretary-General on national experience in promoting the co-operative movement.

1) E/1978/15 and Corr. 2.

*84th plenary meeting  
14 December 1978*

### **Thirty-sixth session**

#### **36/18. National experience in promoting the co-operative movement**

*The General Assembly,*

*Recalling* its resolution 33/47 of 14 December 1978 on national experience in promoting the co-operative movement and other relevant resolutions referred to in that resolution,

*Desiring* to promote the implementation of the International Development Strategy for the Third United Nations Development Decade, <sup>1)</sup>

*Reaffirming* that co-operatives play an important role in the socio-economic development of developing countries,

*Convinced* that the exchange among countries of national experience relating to the co-operative movement plays an essential role in strengthening the co-operatives for the benefit of their members and in overcoming difficulties in the development of various co-operatives,

1. *Takes note* of the report of the Secretary-General on national experience in promoting the co-operative movement; <sup>2)</sup>

2. *Invites* the regional commissions and specialized agencies concerned to make further efforts with a view to promoting the co-operative movement as an effective instrument for the improvement of the well-being of the population;

3. *Requests* the Secretary-General to prepare, in consultation with Member States and relevant organizations of the United Nations system, a comprehensive report on national experience in promoting the co-operative movement, paying special attention, *inter alia*, to the following aspects:

(a) Role of co-operatives in over-all social and economic development, particularly in rural areas;

(b) Participation of peasants, including landless peasants, as well as of women and youth in co-operatives;

(c) Ability of co-operatives to increase the material welfare of their members;

(d) Interrelationship between agrarian reform and agricultural co-operatives;

(e) Difficulties faced by countries in the establishment and development of co-operatives and their experience in overcoming them;

4. *Further requests* the Secretary-General to submit, through the Commission for Social Development and the Economic and Social Council, the above-mentioned report to the General Assembly at its thirty-eighth session for discussion under the item entitled "National experience in achieving far-reaching social and economic changes for the purpose of social progress".

1) General Assembly resolution 35/56  
2) A/36/115.

*49th plenary meeting  
9 November 1981*

## Appendix 2

### EXTRACT FROM ICA RULES

#### *Article 8*    **Eligibility**

Associations of persons or co-operative organisations which observe the aims of the ICA and the policy laid down by its Congress shall be eligible for membership of the ICA.

Any association of persons, or of societies, irrespective of its legal constitution, shall be recognised as a co-operative society provided that it has for its object the economic and social betterment of its members by means of the exploitation of an enterprise based upon mutual aid, and that it conforms to the Co-operative Principles as established by the Rochdale Pioneers and as reformulated by the 23rd Congress of the ICA:

- (i) Membership of a co-operative society shall be voluntary and available without artificial restriction or any social, political, racial

or religious discrimination to all persons who can make use of its services and are willing to accept the responsibility of membership.

- (ii) Cooperative societies are democratic organisations. Their affairs shall be administered by persons elected or appointed in a manner agreed by the members and accountable to them. Members of primary societies shall enjoy equal rights of voting (one member, one vote) and participation in decisions affecting their societies. In other than primary societies the administration shall be conducted on a democratic basis in a suitable form.
- (iii) Share capital shall only receive a strictly limited rate of interest, if any.
- (iv) The economic results, arising out of the operations of a society belong to the members of that society and shall be distributed in such manner as would avoid one member gaining at the expense of others.

This may be done by decision of the members as follows:

- by provision for development of the business of the co-operative;
- by provision of common services; or
- by distribution among the members in proportion to their transactions with the society.

- (v) All co-operative societies shall make provision for the education of their members, officers and employees, and of the general public, in the principles and techniques of co-operation, both economic and democratic.
- (vi) All co-operative organisations, in order to best serve the interest of their members and their communities shall actively co-operate in every practical way with other co-operatives at local, national and international levels, having as their aim the achievement of unity of action by co-operators throughout the world.

Subject to compliance with these conditions, the types of association eligible for membership shall include the following:

- (a) National unions or federations of co-operative societies of the types mentioned in (f), (g), (h), (i), (j).
- (b) National federations of co-operative unions.
- (c) Regional unions of co-operative societies.
- (d) Consumers' or agricultural co-operative wholesale societies.
- (e) Co-operative banks and co-operative insurance societies.
- (f) Consumers' co-operative societies.
- (g) Co-operative societies of industrial producers or artisanal co-operatives.
- (h) Agricultural or fishery co-operative societies.
- (i) Co-operative credit societies.

- (j) Housing and building societies.
- (k) Supra-national or international co-operative organisations.
- (l) Other associations of persons or associations which have as their aim the promotion of co-operation.

### Appendix 3

## INTERNATIONAL CO-OPERATIVE ALLIANCE

### RESOLUTION ON CO-OPERATIVE DEVELOPMENT POLICY

The CENTRAL COMMITTEE of the INTERNATIONAL CO-OPERATIVE ALLIANCE at its meeting in Rome in October 1982

- DECLARES** continued support for the Technical Assistance policy statement made in Congress 1954 and endorsed in 1970 when the Co-operative Development Decade was introduced in support of the United Nations Second Development Decade;
- HAVING** a world-wide experience of co-operative methods, urges economic co-operation as a means for the improvement of the living standards of people everywhere, including the developing countries;
- BELIEVES** that co-operation can best be understood by people working together for common good, in self-help and mutual aid;
- CONVINCED** that in the conditions of developing countries and on the evidence that, when organised to cover real needs expressed by their members, co-operatives offer the best alternative for the improvement of the living standards of people and the enhancement of human welfare and dignity;
- ASKS** those engaged in all forms of co-operative service to understand and communicate the true meaning of the nature of co-operation, as stated by Dr. Laidlaw in "Co-operatives in the Year 2000".
- "The overriding concept present in all co-operatives is this: a group of people, small or large, with a commitment to joint action on the basis of democracy and self-help in order to secure a service or economic arrangement that is at once socially desirable and beneficial to all taking part".

- INVITES** the co-operative organisations in the developing countries to mobilise resources and to co-ordinate efforts in a planned expansion of the co-operative system at all levels – local, regional and national – such expansion to be undertaken in close collaboration with and support from their respective governments;
- STRESSES** the importance of education and training by and for co-operative leaders to ensure a wide and independent co-operative organisation equipped to meet the economic and social needs of the people, especially in the rural areas where food production, processing and distribution are so important. Agricultural, productive and workers' co-operatives supported by savings and credit institutions should have priority;
- EMPHASISES** that the economic problems in fast-growing urban areas in the Third World make co-operative solutions in retailing distribution, housing, banking and insurance increasingly important;
- CALLS** upon governments of developing countries to enact appropriate legislation designed to create conditions conducive to independent co-operative development and to reflect adequately the importance of co-operation in their own nations' economic development programme;
- CALLS** upon the United Nations, the United Nations Development Programme (UNDP), and other aid funding agencies to ensure that in respect of the support for development through co-operatives due emphasis is given to the need for promotion of co-operatives which are voluntary, autonomous and democratic;
- DECLARES** that co-operatives in the industrialised world have a special duty to aid the newer co-operative movements in the developing countries and calls upon them to:
- a) give organisational, technical and financial support for ICA programmes;
  - b) develop their own bilateral programmes in consultation with the ICA;
  - c) encourage their own government to increase aid to co-operative development, with special emphasis on education and training programmes.
- ENDORSES** and commits this Central Committee and the organisations represented therein to the policy document of October 1982 entitled "An ICA Policy for Co-operative Development".

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Telex: 3216 OITIVC; 2629 INTERALLIA  
Regional Director: B. Ndiaye**

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Federación Argentina de Cooperativas de Consumo  
Federación Argentina de Cooperativas de Crédito Ltda.  
Federación de Bancos Cooperativos de la República Argentina  
(FEBANCOOP)  
Instituto Movilizador de Fondos Cooperativos SCL  
Intercoop Editora Cooperativa Ltda.

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Österreichischer Verband gemeinnütziger Bau-, Wohnungs- und Sied-  
lungsvereinigungen  
Konsum Österreich GmbH

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Bangladesh Jatiya Samabaya Union

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L'Economie Populaire  
Fédération belge des Coopératives (FEBECOOP)  
Fédération Nationale des Coopératives Chrésiennes  
Office des Pharmacies Coopératives Chrésiennes  
Office des Pharmacies Coopératives de Belgique (OPHACO)  
Société Coopérative d'Assurances "La Prévoyance Sociale"

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Faellesforeningen for Danmarks Brugsforeninger (FDB)

Det Kooperative Faellesforbund i Danmark

Da samvirkende danske Andelsselskaber

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Central Consumers Co-operative Union

Central Producers Co-operative Union

Higher Institute of Co-operative and Managerial Studies

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Pohja Yhtymä

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D'ALLEMAGNE – BUNDESREPUBLIK DEUTSCHLAND –  
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National Council of Agricultural Co-operatives (TOT)

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ICA Library



ICA 00076

© International Co-operative Alliance 1983  
ISBN 2-88131-000-1

Geneva, june 1983  
Imprimerie des Bergues - P. et J. Chevalier - Carouge-Genève