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# Review of International Co-operation

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# THE INTERNATIONAL CO-OPERATIVE ALLIANCE

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

It comprises organisations in every continent, and its total affiliated membership through national organisations exceeds 300 million. The consumers' movement accounts for about half the membership, the other half consisting of agricultural, housing, credit, workers' productive, artisanal and fishery societies.

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

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

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

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

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

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

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

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**Editorial and Administrative Office:**  
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# Message for 1975

by

**Dr Mauritz Bonow**

President, ICA

During last year the attention of the world was focussed on a number of global problems of the utmost significance and urgency. The energy crisis, with its far reaching adverse effects on the vast majority of both developing and industrialised countries, was the background of a special session of the UN Assembly. To highlight the plight of a great number of developing countries a special UN terminology was even coined: *m s a* countries, ie *most severely affected* countries (by the energy crisis and its implications.) The assistance so far rendered to the *m s a* countries, multilaterally and bilaterally, is entirely inadequate. The industrialised and the oil-producing countries have to share the responsibility for the cynical lack of action, and must prevent or at least mitigate the impending catastrophes in several non-oil-producing, developing countries.

Two other world conferences dealt with the interlinked global problems of population and food. The UN World Population Conference in Bucharest was unfortunately hampered by very divergent opinions about whether economic and social development as such would solve the global problem of over-population within a reasonable time, or whether emphasis should also be given to national and international programmes to retard the rapid population increase. It would seem obvious that the two approaches are and should be complementary, not contradictory. The main result of the Bucharest conference is that world opinion is now aware, as never before, of the fact that the population increase is outstripping the expansion of global food production. It is against this background that great hopes were attached to the World Food Conference in Rome. In retrospect: what are the achievements so far?

First of all—the seriousness of the world food situation has been made abundantly clear. Essential facts have, via the mass media, been made known all over the world. Secondly—in no less than 19 resolutions—a comprehensive Programme of Action has been adopted by the Conference.

In Resolution I, dealing with objectives and strategies of food production, the Conference called on governments in *developing countries* to accord *high* priority to agricultural and fisheries development



and calls on *all governments* to substantially increase their official development assistance to agriculture in developing countries, especially the least developed and the most seriously affected (*m s a*) countries. In that resolution, FAO, as well as other UN Agencies, were requested to modify their existing policies in order to increase their assistance to agriculture and fisheries.

For us co-operators Resolution II is of special interest. It dealt with the exceedingly important subject: "Priorities for agricultural and rural development." In the preamble the need for increasing productivity, inter alia through agrarian reforms, was stressed. The Conference further recognised "the vital importance of mobilising the people through their organisations." Another paragraph underlines "the important role of women in rural life, in the production, processing, marketing and consumption of food, in family nutrition, in decisions on family size and child spacing and in child care and education, furthermore the need to involve them fully in the process of rural development." (para 2).

In the *operative part* of the resolution governments were invited "to promote the development of co-operative organisations and other associations for the mass of farmers and rural workers for agricultural and rural development and for generating greater self-reliance, self-sufficiency and motivation." In the following paragraph governments were requested to take "into account the special role of women in agriculture and rural life in many societies." It should be added that the role of women in the context of the present world food situation is more comprehensively dealt with in Resolution VIII, where all governments are called upon "to involve women fully in the decision-making machinery for food production and nutrition policies as part of total development strategy."

From our co-operative point of view it is indeed very encouraging to note the importance which the World Food Conference attached to the co-operative movement when it was establishing priorities for agricultural and rural development. In this connection it is self-evident for co-operators that our self-help movement, efficiently operated, is



Dr Mauritz Bonow

## Message for 1975

the best means for mobilising the rural population, and not least the women, for agricultural and rural development efforts. The present issue of our Review which highlights the activities of our women co-operators in connection with the International Women's Year convincingly illustrates both problems and achievements in the relationship of women and co-operative movements in different parts of the world.

Now, we may perhaps say: It is all very well that a number of positive resolutions are being passed. But what about their implementation? The same question may be asked in respect of some other major recommendations approved by the Conference, like the establishment of the World Food Council and the Agricultural Development Fund and the Plan for World Food Security.

When considering this crucial question it should be stated at the outset that the Director General of FAO and his colleagues concerned should be commended for initiating without delay such follow-up action as falls within FAO's competence.

The new World Food Council should be "serviced within the framework of FAO" according to the decision of the Conference. FAO is already preparing to fulfil that function. In respect of the Committee on World Food Security, the World Food Conference recommended that it should be created "as a standing committee of the FAO Council". In order to get this important organ functioning as soon as possible FAO will take some interim measures, pending the later formal establishment of the Committee.

At its sixty-fourth session in November the FAO Council had already dealt with these and other suggestions for implementation, and made some financial provisions until March 1975, when the Council will meet again at an extra session, devoted to follow-up action or the recommendations from the World Food Conference.

This Council meeting and the following one in June 1975 will be the real test of the willingness of governments to grant the financial contributions necessary for the implementation of the decision of the World Food Conference. The possibilities for reallocating resources of finances and manpower

within FAO and other intergovernmental bodies concerned, in accordance with changed priorities in their programmes of work and budgets, should of course not be neglected. They are, however, necessarily rather restricted. The implementation will thus in the last analysis depend almost entirely on the willingness of national governments to provide the UN organs concerned with the minimum of finances which will enable them to fulfil their tasks within the framework of an internationally coordinated world food policy.

The inadequate response to the establishment of an International Agricultural Fund does not augur well for the envisaged support to multilateral assistance programmes. Many governments definitely prefer to give bilateral assistance on a selective basis, often influenced by political biases and with "strings" attached. This factor was also a reason for the failure of the Conference to agree on organising joint international action to combat the short-term food crises, especially in the *m s a* countries. The difficulties encountered at the main UN conferences in 1974 must be solved in years to come. We need, as never before, reinforced collaboration within the world community for promoting international solidarity, with joint world-wide efforts to attain economic and social progress in the poor countries.

1975 is the year for the assessment of the success, so far, of the implementation of the mid-term targets set for UN's Second Development Decade. The outcome of this exercise will certainly not be very encouraging. We co-operators may deplore this fact and criticise the lack of political will of our own governments to honour their solemn commitments to the UN development strategy.

We co-operators have, however, not only pledged our support to the UN programme but have also proclaimed the seventies as the Co-operative Development Decade. We have therefore now every reason to ask ourselves: what about our own achievements and short-comings? Have we in our national movements acted energetically together with other popular organisations as pressure groups to influence directly our parliaments and governments to honour their commitments in respect of multi-lateral and bilateral aid? And what about our efforts

## Message for 1975

to influence general opinion through our own journals, the daily press and other mass media in favour of increased collaboration with the newly developing countries and their co-operative movements? Have we, especially those of us in the well-to-do industrialised countries, really urged our co-operative members to give some personal contribution, modest though it may seem, from the standpoint of the individual? And what do our own national co-operative movements do in respect of *both aid and trade* to support our sister organisations in developing countries? And what about establishing joint enterprises together with them and assisting them to procure finances for investment purposes? These are some searching questions we ought all of us to put to ourselves.

We ought furthermore to remember that our highest authority, Congress, in various contexts, has taken policy decisions, recommending action along the lines mentioned here to promote co-operative development especially in the Third World. If we consider the fact that multi-national concerns penetrate the economy massively in newly developing countries, in collaboration with both private enterprises and state corporations, we have to admit that the world co-operative movement has by and large done far too little. In the present serious world situation we cannot any longer neglect the urgent challenges before us. We have to act collectively and individually, each one of us in the context of our own economic and social environment. But time is rapidly running out.

DR MAURITZ BONOW



# International Women's Year

**The United Nations** has proclaimed 1975 as International Women's Year, and has urged that the Year be devoted to intensified action :

- (a) to promote equality between men and women ;
- (b) to ensure the full integration of women in the total development effort, especially by emphasizing women's responsibility and important role in economic, social and cultural development at national, regional and international levels, particularly during the Second United Nations Development Decade ; and
- (c) to recognise the importance of women's increasing contribution to the development of friendly relations and co-operation among States and to the strengthening of world peace.

**United Nations bodies** have recognized that despite progress in equality of rights, considerable discrimination against women exists. Beyond the achievement of legal equality, the greatest difficulties are encountered in attempting to change discriminatory attitudes, beliefs and practices, especially those deeply rooted in tradition. If every individual rejects discrimination as a way of life, then discrimination can be eliminated through the concerted efforts of all concerned.

**International Women's Year, 1975**, is a call to action to Governments and non-governmental bodies, and to the international community. Governments and national groups should urgently take whatever measures are needed to abolish discriminatory laws and practices, and to enable all women—from the poorest rural areas to the highest levels of Government—to realize their full potential. The international community can set a model for the world to follow. It should do all in its power to promote the implementation of the principles set forth in the Declaration on the Elimination of Discrimination against Women.

**THE YEAR IS A CALL TO ACTION** by women and men everywhere. Women, especially those who have training and education, should rise to the challenge to prove themselves as individuals. Men should seek to overcome traditional prejudices and do all they can to remove the barriers that still prevent the advancement of women and the full exercise of their rights.

# Women and the Co-operative Movement

by **Sirkka Räikkönen**  
Chairman, ICA Women's Committee

The United Nations General Assembly has proclaimed 1975 as International Women's Year. The central theme of the Year is Equality, Development and Peace. Not only member states but also all interested organizations are invited "to take steps to ensure the full realization of the rights of women and their advancement".

Equality, development and peace are inherent in the co-operative principles. A democratic constitution already involves equality of members; the purpose of founding a co-operative society is the development of its members' economic and social status; and promotion of peace has always been part of co-operative ideology. The watchwords for the UN Women's Year are thus by no means alien to the co-operative movement. But translating Principles into Action is an eternal problem for individuals as well as communities.

Although the rules of co-operative societies make no distinction between sexes, the principle of equality has not been extended into practice. The Movement has been aware of this discrepancy and time and again, both nationally and internationally, the "problem of women" has been discussed. Talking is a good thing, but it becomes frustrating if it does not lead to tangible results. Achievement is the neces-

sary fuel for human endeavour. The Resolution adopted at the ICA Congress in Hamburg in 1969, that "The Situation and Role of Women in the Co-operative Movement should be discussed by the Central Committee" did not lead to discussion only. True, further discussion did take place at several ICA meetings on various levels, on the basis of the background report prepared for the Central Committee meeting in Bucharest in 1971, and the tone of the discussion was in general very encouraging: for many of us it felt like a fresh breeze promising a milder climate for women in the future. Yet perhaps in some minds there was the fear that the breeze might grow into a storm, endangering the established order.

However, in addition to discussion there were results. The former ICA Women's Advisory Council has become an Auxiliary Committee, the new Constitution stating women's interests in every aspect of co-operative activity and providing for a wider scope of activities. Discussion at the international level has directed the attention of member organizations to the situation of women and served as an impetus to measures to improve it.

The President of the ICA, Dr M. Bonow, has on several occasions spoken



The ICA Women's Committee (April 1974)

strongly on the global food shortage and hunger that is the daily plight of hundreds of millions of people. In this context we ought to remember that the agricultural work in large areas of the world is mainly the responsibility of women, of untrained, ill-equipped and suppressed women. How can the problems of hunger, injustice and threats to peace be solved, if half of the human race is excluded from working for a solution, their views ignored, their contribution belittled? The status of women is

not merely a question of justice towards the individual, her right to develop and use to the full her individual talents, it is also a question of social justice and—expediency.

The International Co-operative Movement that reaches from African and Asian villages to the board rooms of big central organizations in the industrialized world is indeed in a position to help towards achieving the targets set up by the UN for 1975. In so doing it is also taking steps to realize its own aims.

# Women's Co-operative Activities in South-East Asia

by **Margaret D'Cruz**

Assistant (Education), ICA Regional Office  
and Education Centre for South-East Asia

In those countries of South-East Asia where women are involved in the Co-operative Movement, they prefer to form exclusively women's societies, or other women's groups such as associations or guilds, where they can take up their own special problems which revolve around the home and family. One reason for this is that although social barriers are steadily diminishing, women are still reluctant to accept leading roles in established co-operatives where men dominate by virtue of their long experience and extensive knowledge.

Women have only recently begun to take an active interest in co-operatives. The principal reason for this growing interest is probably the rising cost of living which has made it almost impossible for middle-class housewives—particularly those belonging to families in the salaried income bracket—to manage their households within a restricted budget. It is not surprising, therefore, that more and more women are turning to co-operative forms of activity in an endeavour to maintain a decent standard of living.

## **Women's co-operatives in the Region**

Although the interests of housewives are largely the same everywhere, their problems and their priorities differ from country to country and from community to community. Consequently the ways in which women's groups function also vary.

In rural areas of **Japan** over 99 per cent of farmers are members of the primary agricultural co-operatives, which means that nearly all farm households are connected with the Co-operative Movement. As a result of the amalgamation of smaller societies, most primary agricultural co-operatives are now multi-purpose in character.

Women are not members of primary agricultural co-operatives, and they have therefore formed their own associations within the agricultural sector; the total membership of these associations was 2,900,000 at the end of 1968. Local women's groups are federated into 47 prefectural associations, and these in turn are affiliated to a National Association. These associations assist agricultural co-operatives to raise the standard of living of farm families by educating women in nutrition, cookery, family planning and child care, and they also train housewives in farm management and modern farming techniques. This is particularly important as Japanese women often run the family farms in addition to managing their households. A co-operative publishing association, the "Te-no-Hikari" (Light of the Home), which caters for the entire farm family, prints articles of special interest to the housewife, and sends specialists to the rural areas to give cookery demonstrations on the preparation of inexpensive and nutritious meals.



In the fisheries' sector women's groups work in a similar way to improve living standards in coastal areas, and they participate in the member education programmes and thrift and credit campaigns of the fisheries co-operatives.

In the consumer sector the main concern of women's groups is consumer protection. They campaign against rising prices, undertake studies on such topics as prices, home budgeting, balanced diets and food testing, and support the Consumers' Movement in its effort to achieve a higher standard of living. The statistics they collect are valuable in influencing the decisions on consumer matters taken by Government authorities.

Women's consumer activities are conducted mainly through "Han" groups, consisting of ten to twelve housewives attached to a particular consumer society (large societies may have several such groups). In 1971-1972 there were 172 "Han" groups with a total membership of 3,000. At national level there is a National Co-operative Women's Council, which is a special committee of the Japanese Consumers' Co-operative Union, the Chairman being a member of the Board of Directors.

All the women's co-operative groups in Japan lay great stress on home budgeting and savings, and maintain special account books for this purpose. Women's groups are represented on the Boards of Management and on the various committees which function in all sectors of the Movement. They also work closely with Government and other agencies concerned with raising living standards in both rural and urban areas.

In India women have also formed their own societies, most of which came into being after 1965/66, when women were appointed by most of the State Co-operative Unions to conduct co-operative education programmes for women and to work for the promotion and development of women's involvement in co-operatives.

At present there are 3,327 women's co-operatives. Of these, 1,138 are industrial

societies which undertake such activities as the preparation of pickles, jams, chutneys and other foodstuffs, powdering, blending and packaging of spices, sewing and embroidery, knitting and doll-making. Other societies organise saving by members and conduct welfare activities such as the running of crèches and kindergartens for the children of working mothers. Some societies work as ancillaries to large firms, and make and assemble components for the goods produced by these firms; their members are usually paid on a piece-work basis. These societies function very successfully as they have no problems with regard to raw materials, training or retail outlets, all these matters being the responsibility of the firm for which the work is carried out.

An unusual aspect of women's co-operative activity in India is the women's co-operative banks in Bombay and in Goa. Both the employees and the members of these banks are exclusively women. Loans are granted for specific purposes aimed at keeping members out of debt, and enabling them to launch out into small-scale production and thereby supplement the family income.

In Bombay a Fisherwomen's Society has been formed by women who are engaged mainly in retailing fish. The aim of the society is to eliminate the "middleman", who usually buys up the "catch" for the day and sells it to the fisherwomen at enhanced rates. The society plans to set up its own cold-storage plant for preserving fish.

In the Kaira District of Gujarat State, where the well-known Amul Co-operative Dairy is situated, women are active in the milk societies which are linked to the Dairy. They feed, milk and take care of the cattle and deliver the milk to the collection centres, where they receive cash payment after the milk has been weighed and tested.

There are a few small women's consumer co-operatives, and in some consumer societies there are a few women members. Generally, women lack the necessary finances and business skills to start their

own consumer co-operatives, but they have recently shown interest in forming housewives' buying clubs.

In **Sri Lanka** there were in 1964/65 about 700 women's industrial societies comprising weavers of different types, engaged in such activities as textile production, mat-making, coir and cane work. In addition there were about 200 thrift and savings societies. The Royal Commission on the Co-operative Movement in Ceylon recognised the importance of women in the movement in its Report of 1970. It recommended that "there should be three co-operative colleges to serve as centres of training, extension work and special educational services for the whole Island . . . A suitable proportion of the extension staff should be women, trained to give assistance and encouragement to women in co-operative and community activities".

In **Malaysia** too women have recently formed their own co-operative societies. In 1972 there were 51 credit societies, 17 investment societies (seven of which had formed their own Union), 27 multi-purpose societies and one farming society. The multi-purpose societies undertake credit, consumer and other activities to enable women to earn supplementary incomes, for example paddy milling, poultry farming and orchid growing. Most of the women's societies are at present located near to Kuala Lumpur. With the recent opening of a co-operative supermarket in Kuala Lumpur, there is keen interest on the part of women in consumers' co-operation, and a seminar entitled "How to Raise the Standard of Living the Co-operative Way" is shortly to be organised for women by the Co-operative Union of Malaysia.

In **Pakistan**, as of 1967/68 there were some 60 women's industrial co-operative societies with a membership of 2,731. These societies are engaged in such activities as sewing and knitting. In addition there were 435 thrift and savings societies with a membership of 13,778.

In **Indonesia** women's co-operatives number about 52, and the members are

mainly involved in consumer activities.

In **Bangladesh** women have recently formed their own consumer societies; these number about 400 primaries, 4 central societies at secondary level, and a national organisation. As these societies do not yet have their own stores, they buy goods which are in short supply, either from a co-operative marketing society, or directly from the manufacturers, and distribute them to their members. Prices are frequently less than half the market rate. A few of the women's societies are beginning to undertake production of jute bags and other jute products, as well as sewing, knitting and doll-making, thus becoming multi-purpose in character. They are planning to extend their activities into other fields as well.

In the **Republic of Korea** there are no women's co-operatives, but farm women are associate members of the agricultural primary co-operatives. In 1965 there were 18,245 agricultural co-operatives which had 1,767,000 women associate members. The women are involved in thrift and savings activities and work to improve living conditions in the villages.

### Conclusion

The types of co-operative activity undertaken by women's co-operatives in the Region point to the fact that housewives feel the need to supplement their incomes. They do this by setting up consumer co-operatives which can offer them consumer protection against rising prices and adulterated foodstuffs; savings co-operatives to aid them in household budgeting; and industrial co-operatives to organise the production of such goods as can be produced in their own homes.

In view of these facts, the ICA Regional Office and Education Centre for South East Asia has taken some steps to encourage women's involvement in co-operatives. Visits have been made by the Assistant for Education to a number of women's industrial co-operative societies in Maharashtra State to study their operations and to ascertain the problems which are



Women in Conference (SE Asia)

common to them, and the forms of help they require. To arouse the interest of housewives in consumers' co-operatives, exhibitions have been organized in Bombay and Goa by the ICA and the Maharashtra State Co-operative Union on "Balanced Diet and Consumers' Co-operation", and two publications entitled "Balanced Diet" and "Key to Household Economy" have been issued for use in co-operative programmes for women co-operators. Discussions with the Consumers' Guidance Society of India and the Maharashtra State

Union will shortly take place on the formation of co-operative buying clubs among housewives residing in co-operative housing colonies in Bombay. The ICA is also assisting the Malaysian Movement with a seminar for women this year on "How to Raise the Standard of Living the Co-operative Way". Finally talks have been held with co-operative leaders in Malaysia and Bangladesh on the ways in which women co-operators can contribute to the work of the Co-operative Movement and help to raise standards of living.

# Educational Activities for Women Co-operators in East Africa

by **Diana H. Opondo**  
ICA Regional Office for  
East and Central Africa

From the time it was established in 1969, the ICA Regional Office has concerned itself with the role of women in co-operative development. As a result of consultations with local co-operative leaders, it soon became apparent that if the objective of complete managerial efficiency (with consequent improvement of services to members) was to be achieved, women would have to be involved, and their participation in the running of the societies increased. As has repeatedly been stated and generally accepted, it is the women who till the land and harvest and deliver produce to the village co-operative for processing and marketing. Any efforts therefore to improve the yields and quality in the production, processing and marketing systems cannot fully succeed without their involvement.

In an effort to create an awareness among women of the important role which they should play in Co-operatives as well as other national development programmes, a series of special educational activities has been organized for them within the Region, beginning with six national seminars in East Africa during 1970. From that time until the end of 1973, a total of eleven national seminars have been organized by the Regional Office, four being in Kenya, three in Tanzania, three in Uganda and one in Zambia. At these week-long seminars, each catering for about 25 women, co-operative subjects have been mixed with lectures on

Family Planning, Nutrition, Child Care, Better Home Keeping and Handicrafts.

From this series of national seminars the work among co-operators has developed a stage further. In response to requests from member countries, the ICA Regional Office has sponsored a series of "grassroots" seminars for rural women at district level. Those who had attended the national series became useful contacts for the work of district-level seminar programmes.

The following figures may help to illustrate the current extent to which women have come into contact with co-operatives through seminar programmes in the region, covering the period July, 1973 to June, 1974:

	Grassroots Level Seminars	National Seminars	Total Partici- pants
Kenya	360	50	410
Tanzania	610	30	640
Uganda	120	30	150
Zambia	200	20	220
Total participants in one-week seminars	1,290	130	1,420

It can be seen that about 1,400 women, mostly residing in remote rural areas, have been contacted in East Africa and Zambia over the period under review. These seminar participants will become useful contacts for future intensified programmes of



Women and Men participants at the East African Regional Seminar, 1974 (E Africa)

work at “grassroots” level. Already a number of village groups have sprung up spontaneously in several areas of the region, and these are providing valuable forums for further educational activities. The ICA Regional Office plans to establish contact with these groups through national apex organizations, with a view to guiding them in their endeavours.

If Co-operation is to survive, especially under the current ambitious and urgent rural development programmes of the region, in which the integrated approach to rural development is emphasized, co-operatives must expand their role and functions to include the active promotion of “Better Living”. This includes education in improved homes with ventilation, latrines, etc., better housekeeping and hygiene, nutrition, family planning, child care, handicrafts and cottage industries and family budgeting.

It is not however intended that the promoters of co-operative development should necessarily be experts in the various subjects that contribute to “Better Living”. Co-operatives merely provide a useful forum through which the various social workers and experts can reach the rural populations and educate them in these

matters. And since it is the women who are usually responsible for housekeeping, they are the ones whose need is greatest in this particular field. Many of the technical assistance agencies engaged in the promotion of social education among rural populations have realized this fact, and are already endeavouring to reach the rural housewife through the co-operatives.

By organizing activities for women co-operators at various levels (regional, national as well as local “grassroots” level), women co-operators can be exposed to this broad education, which is intended to result in influencing their outlook on the various aspects of their home life in the villages. In fact, the seminar programmes are arranged with a deliberate bias towards achieving the objectives of “Better Living”. Resources permitting, it is hoped to intensify this work, especially at the “grassroots” level in the districts and villages, and that through the resulting mobilization process, women will in due course contribute more effectively to co-operative development in general, and more particularly towards the improvement of their homes and living conditions. Total development can only be achieved through a healthy nation. No efforts should therefore be

spared in spreading education on "Better Living".

The positive effects which the seminar activities have had can be seen in the increased participation and involvement by women in co-operative development throughout the region. In Tanzania, there are at present three women tutors/study organizers at the Co-operative College, Moshi, engaged in women's education, in addition to others employed either as lecturers or field officers of different grades in Government. Kenya has a woman Acting District Co-operative Officer, as well as several other field officers within the Government and the Movement. Furthermore a woman has just been appointed Acting Manager of a Marketing District Co-operative Union. In Uganda, there are several women in the Co-operative Department and the Movement holding high posts and a few secretary/managers of Co-operative Societies. Zambia has a few women officers handling Co-operative Education and others working in various sections of the Co-operative Department. In primary societies, an increasing number of women hold posts on committees.

There is also a gradual change in the attitudes of men towards women's participation in co-operatives. Recently, when evaluating "grassroots" level programmes, I was pleased to see a change in most men I met, who were ready to give every encouragement to women's educational programmes. Even co-operative leaders in the region have shown a lot of interest in supporting women's education. Several District Co-operative Unions, especially in Kenya, have plans for campaigns for involving women and for encouraging them to participate in co-operative and other national programmes. Five District Co-operative Unions have each organized at least one seminar with their own educational funds in the past year, and are planning to hold more in the future.

The first ICA Regional Seminar for Women Co-operators was held in Kampala, at the beginning of 1974, at which 33 women

co-operators from the four countries of the Region participated. This seminar made a number of recommendations, which were later presented to co-operative leaders and government Departments for action.

Participants felt that the vital role of women in the urgent economic and social development programmes, which are endeavouring to achieve a breakthrough in nation building in the developing countries, had in recent years been underlined and stressed. An even greater need has been felt for increasing the participation of women in the development of co-operatives.

As was repeatedly brought out in the deliberations of the seminar, it is the women who in fact "run" the agricultural co-operatives, since it is they in the main who actually deliver produce to the village societies for grading, processing and eventual marketing. Thus any questions relating to economical and efficient operations cannot be satisfactorily answered until the woman, who is also the tiller of the land and therefore responsible for higher yields and better quality produce, is enabled to participate more fully in the operations of the agricultural co-operatives. In consumer co-operatives, it is the women who know their consumer needs best, and are therefore in a better position to promote and defend consumer rights.

Another general recommendation of the Seminar called for the early revision of all co-operative legislation which debar the women from membership and full participation in the running of the Co-operatives.

Finally, the seminar unanimously recommended that steps be taken towards achieving increased and effective participation by women in the running of co-operatives. This will require the intensification of seminars and other training activities for women, including broad-based educational programmes which embrace all aspects of the woman's role as a home-maker.

More specifically, the seminar suggested the following practical steps for the achievement of these broad objectives:

That "grassroots"-level educational seminar programmes be continued by the apex organization of each member country, under the guidance and co-ordination of the ICA Regional Office;

That national seminar programmes be continued under the sponsorship of the ICA as hitherto, for a few more years at least until each country develops its own programmes effectively;

That early consideration be given to the revision and possible amendments of all restrictive legislation which at present tends to deny women the right to membership.

At their last meetings in Dar es

Salaam, the ICA Regional Council and the Co-operative Commissioners Conference discussed and unanimously agreed that educational programmes for women co-operators be intensified and given support. On discriminatory legislation, which hinders women's membership of marketing co-operatives, the meetings asked the ICA Regional Office to look into this and make recommendations to member countries.

It is hoped that during International Women's Year in 1975, some of these objectives and aspirations will be achieved through co-operative efforts, towards the general betterment of the condition of women in society.

# Women in the USSR

by **Zenaida A. Petrushenkova**

Chairman of Women's Committee of  
Centrosoyus (Central Union of Consumer  
Societies of the USSR)

The United Nations Organisation declared 1975 to be International Women's Year. The decision adopted at the 27th session of the UN General Assembly had been initiated by the International Democratic Women's Federation supported by other international women's organisations.

The UN documents note that International Women's Year should be dedicated to the enhancement of activities directed at:

- promoting the establishment of equality between men and women;
- ensuring full participation of women in economic, social and cultural development at national, regional and international levels;
- recognition of the importance of the ever-increasing contribution of women to the development of friendly relations and co-operation between states and to strengthening of world peace.

Women of the Soviet Union greet International Women's Year with considerable social achievements, which are the result of the victory of the October Socialist Revolution.

“Complete equality has not been granted even by the most progressive republican and democratic bourgeois states.

“The Soviet Republic of Russia, on the other hand, at once swept away *all* legislative traces of the inequality of women *without exception*, and immediately ensured

their complete equality before the law.” (V. I. Lenin, *Collected Works*, Vol. 30, p.408).

V. I. Lenin signed in December 1917 the first decree of the socialist state on marriage and divorce. Women received property and parental rights equal with men, could freely choose profession and place of residence and obtain education. A decree was adopted which guaranteed women equal pay for equal labour with men. All these acts heralded the solution of the main task—ensuring the economic conditions of women's equality.

The Soviet state has spent much labour and effort to fulfil these instructions of Lenin. The Constitution of the Soviet state grants women equal rights with men in all spheres of economic, cultural and socio-political life. It guarantees women equal rights with men on labour, pay, holidays, social insurance and education. A woman in the USSR is equal in family life too. A wife has equal rights with her husband with regard to children, property and dissolution of marriage.

The right to vote at elections and the right to be elected to public bodies, the right to education, family rights and so on are among the basic rights which women enjoy equally with men. However, as Lenin pointed out:

“Equality before the law is not necessarily equality in fact . . . We want



the working woman to be the equal of the working man not only before the law but in actual fact. For this working women must take an increasing part in the administration of socialised enterprise and in the administration of the state.” (V. I. Lenin, *Collected Works*, Vol. 30, p.371).

Soviet women are elected to all organs of state power, from village or district Soviet of the Working People’s Deputies up to the country’s Supreme Soviet.

At present there are over one million women, or 47 per cent of the total number of deputies, among the deputies of the local organs of state power—district, regional, town, rural and village Soviets of the Working People’s Deputies. The number of women-deputies elected to the local Soviets ranges in various Union republics from 43 per cent in the Turkmen Republic to 48.5 per cent in the Lithuanian Republic.

In the 1974 elections 475 women or 31.3 per cent of the total number of deputies were elected to the Supreme Soviet of the USSR, the highest organ of state power.

Women deputies of the Supreme Soviet of the USSR include workers, collective farmers, scientists, doctors and actresses. Deputies of the Soviet parliament combine their state activities with their own particular occupations. This allows them to maintain close contacts with the life of the people, to know the feelings of the broadest section of the population.

Women deputies of the USSR Supreme Soviet and of the Supreme Soviets of the Union Republics take part on an equal footing with men in the discussions of draft laws, in adopting laws, in the approval of national economic plans and state budget, in the solution of the most important questions of the country’s domestic and foreign policy and so on.

Soviet women occupy high elective state posts: they are members of the Presidium of the Supreme Soviet of the USSR, are chairmen and deputy chairmen of the Soviet of Nationalities and the Chamber of

the Soviet of the Union of the USSR Supreme Soviets; women also hold important state posts in the Council of Ministers of the USSR and in the Councils of Ministers of the Union Republics. Twenty-eight women hold the posts of Ministers.

According to 1974 data 61 per cent of women (19 per cent in 1928, 34 per cent in 1940 and 51 per cent in 1951) work in all sectors of public life. Every third judge and lawyer and every second people’s assessor in our country is a woman.

The political and economic emancipation of Soviet women opened up the road for millions of Soviet working women to master the heights of science, art and culture.

The enormous task of eliminating the disastrous heritage of the past—illiteracy—has been achieved in the country since the Great October Socialist Revolution. In pre-Revolutionary Russia nearly three quarters of the population aged between 9 and 49 were illiterate, and five sixths of them were women; in rural localities only 12.5 per cent of women were literate (2.8 times fewer than men), while women of the peoples of the Extreme North, Central Asia and other outlying districts of Russia were totally illiterate.

During the years of Soviet power illiteracy in the country has been practically wiped out. The Constitution of the USSR, while guaranteeing the right to education of all Soviet citizens, ensures women equal rights with men. Women in our country receive higher and secondary education equally with men.

The law on compulsory secondary education operates in our country equally in respect of young men and young girls. Women make up 50 per cent of students studying in higher and secondary specialized schools. They all enjoy the right to select the profession of their choice, study according to a single syllabus and are provided with a stipend on a par with men.

Co-operative education, being an integral part of the national education of the USSR, is based on the laws of the Soviet



Equality of Opportunity in the USSR

state and realizes the right of Soviet citizens to education in accordance with the country's Constitution. The system of co-operative education provides equal opportunities for obtaining a qualification both for men and women. Soviet co-operators have their own higher schools, technical schools, trade and vocational specialized schools, school enterprises, instructors' and inspectors' schools, and trade courses.

Women make up the greater part of graduates of the co-operative educational establishments. Of the 35,000 graduates of the Centrosoyus higher schools (as of January 1, 1972) 30,000 (86 per cent) were women. Among the 153,000 students of the co-operative schools, 126,000 (82 per cent) are women. Women also make up 93 per cent of students of the co-operative trade and vocational schools.

The fact that among the working women the proportion of those with a

higher and secondary education has become practically the same as that of men—65 per cent in 1970 and 71 per cent in 1973—testifies to the considerable growth in the cultural level of our women. Nearly 10 million women are specialists working in agriculture. They make up 59 per cent of all specialists with a higher and secondary education engaged in agriculture.

Of the total number of scientific workers over 39 per cent are women, of which nearly 4 per cent have a doctor's degree and over 2 per cent have a scientific degree. In 1972 28,000 women, or 28 per cent of the total number of post-graduates took up post-graduate courses.

A contemporary Soviet woman is a learned, intellectually developed, active member of society enjoying full rights. In our Soviet society a woman actually enjoys complete equality with a man and not only by force of the law.

The growth in the level of education and professional training of women, as well as in the training of women specialists in higher and secondary specialized schools, is an important precondition of the growth of the number of women occupied in social production. Whereas in pre-Revolutionary Russia out of all wage-earning women 55 per cent worked as servants in the households of capitalists, landowners and officials, 25 per cent were labourers for kulaks and landowners, 5 per cent worked in the education and public health services, and only 13 per cent worked in industry (mainly in textile and sewing), today Soviet women work successfully and equally with men in all branches of the national economy.

Women comprise 47 per cent of all manual and clerical workers in industry, and account for 28 per cent of employees in the building industry, 43 per cent in agriculture, 24 per cent in transport, 72 per cent in the education system, 74 per cent in commerce, catering and retailing, 75 per cent in credit and insurance and 85 per cent in the public health sector.

The labour legislation and labour code of the republics of the USSR ensure for women the same guarantees as for men, and certain additional guarantees for women.

Soviet women may freely choose a profession or an occupation. This right is guaranteed to them by our labour legislation.

To ensure safety and healthy conditions of work for women, the Soviet state has introduced a whole system of legal, economic, medical and technical measures. Special protective labour laws are concerned mainly with maternity and childcare matters, which on Lenin's initiative were the first in the world to be created. Labour and collective farm legislation as well as basic legislation on public health provide for special protection of the interests of mother and child in the process of a woman's work.

A woman's right to special labour protection means: the possibility of getting

easier work; the possibility of further easing the conditions of work (with no decrease in pay) during pregnancy and until a child is one year old; and the possibility of demanding privileges and rights due to women workers.

Special labour protection ensures safe working conditions for women. It is prohibited to employ women on heavy-duty work and work underground. It is prohibited for women to carry and move heavy loads exceeding certain weights; for some types of work lighter labour conditions are provided for women (farm machine operators, tractor drivers, etc.); their labour is restricted at night time; and pregnant women, nursing mothers, and women with children under eight are granted privileges which lighten their labour during this period. It is prohibited to employ pregnant women and nursing mothers as well as women with children aged between one and eight, for night work, for overtime work and work on Saturdays and Sundays, and also to send them on business trips. A woman is transferred to lighter work the moment her pregnancy is established with no drop in her level of pay.

From the very first years of its existence the Soviet State has provided paid maternity leave for women workers. Today maternity leave is granted to all working women, manual workers as well as office employees and collective farmers, for a period of 112 calendar days (56 prenatal and 56 postnatal). In cases of abnormal or multiple births the postnatal leave is extended to 70 days. The right to maternity leave is enjoyed by all working women regardless of their length of service. During her maternity leave a woman retains her place of work and her post. Maternity and temporary invalidity leave is included in the service record which grants the right for an annual leave.

The state social insurance provides the following benefits for mother and child at the state's expense: maternity allowances; grants on the occasion of childbirth; disablement allowances (including cases of

children's illnesses); provision of accommodation in pioneer camps, children's sanatoria, and extra-school service for children. Women, especially mothers of large families, are granted certain privileges for age and length of service when receiving retirement pension. These are the kinds of social aid which a socialist society grants women during their childbearing period.

Soviet legislation provides certain privileges for women on retirement. For instance, a woman reaches pensionable age five years earlier than a man. Women also require a shorter period of service in order to qualify for a pension.

We must dwell on the role of women co-operators in the development of the country's economy. Soviet women working in consumer co-operatives and members of the co-operatives enjoy similar rights and privileges granted by Soviet legislation to all Soviet women.

The role of Soviet women in the development of consumer co-operatives is truly tremendous. The proportion of women in the total population of the country is 53.7 per cent and among members of consumer co-operatives it is 54 per cent. Of the total number of workers (over three million people) engaged in the consumer co-operative system, women comprise 65 per cent, while their share is even greater in such branches as public catering and trade. Women's role in the co-operative sector is growing steadily. At present nearly 16 per cent of co-operative organisations and consumer societies are headed by women. 5,200 women, or 37.2 per cent of the total number of chairmen of co-operative organisations, are chairmen of boards of national, regional, territorial and district consumer societies. Nearly 80 per cent of head accountants working in co-operative organisations and other large enterprises are women. 41 per cent of women are working as heads of departments, central boards, associations and offices in national, territorial, regional and district consumer societies.

All this testifies to the important role women play in the development of consumer co-operatives.

It is the constant concern of the co-operative organisations in our country to improve conditions for the women working in the system of consumer co-operatives. A ramified network of maternity care facilities, maternity homes, children's hospitals, schools, kindergartens and creches are at the service of women co-operators.

In many Soviet towns and villages the demand for nurseries has been fully met in recent years. However, there are regions in our country, mostly new towns, building sites, and outlying regions where the need for them is still great. The government is doing everything it can for the solution of this problem in the near future. It is planned to increase considerably the construction of nurseries in the current five-year period.

We are striving to improve the work of children's nurseries by taking on qualified teachers who have higher and secondary education. These teachers are engaged in musical education, sports activities, encouraging in children habits of work, and so on.

At present the Soviet state pays much attention to the problem of providing women with more free time. For this purpose special ministries of household services exist in all union republics which are engaged in the organisation of public forms of service. Laundries, dry cleaners, various shops for the repair of clothes and footwear, public canteens and oven-ready food shops are of great help for the family, especially for women saving their time in their household chores. It should be noted that the cost of services in our country is very low and they are accessible to all and everyone.

Consumer co-operatives in the Soviet Union have their own kindergartens and creches, holiday homes and sanatoria. From their own funds they build dwelling houses for co-operative members and

hostels for students and young trainees.

Despite the considerable efforts being made by the State to improve conditions for Soviet women, there are still a number of problems which have not yet been solved. Although the number of women head-administrators is gradually increasing, we consider it far from being sufficient. Many women specialists are being trained, but very often they refuse to take leading administrative posts because they are burdened with household chores and the care of their children and husbands. Another problem which has not as yet been resolved altogether is the absence of household services and lack of children's nurseries.

It has already been said that laundries, dry cleaners, tailors, and barbers are being opened throughout the country. But there are not enough of them in outlying areas and women have to spend a lot of time doing these chores. There are insufficient kindergartens and creches in new towns where the average age of the population is somewhere between 25 and 30. The swift growth of such towns and young families creates temporary difficulties in placing children in creches and kindergartens.

Nevertheless the Communist Party of the Soviet Union and the Soviet Government are undertaking every measure for the solution of these problems.

# The Activities and Influence of Women in the GDR

by **Herta Lembke**

Chairman, Auditing Commission, VdK

## **Women and the State**

1974 saw the 25th anniversary of the founding of the German Democratic Republic. These 25 years have had a remarkable effect on the part played by women in the life of the nation, which developed at a greater rate than anywhere else in Europe in a similar space of time.

In the GDR 80% of all women and girls between the ages of 18 and 60 are either studying or in full-time employment. Naturally the realisation of women's part in the life of a nation can only be accomplished if the State offers women equal educational opportunities, and if absolutely equal job opportunities are available within the community. In the GDR, as women have become more and more aware of their possibilities they have also become aware of some of the handicaps still affecting them; at the same time they have grown more vocal in expressing their conviction that peace, both nationally and internationally, is a necessary prerequisite for their own advancement; hence the many women's activities noticeable in that field.

Many experiments have been carried out within the GDR in an attempt to ease the traditional labours of women, such as the responsibility for housework and the bringing up of children, and some achievements in this field have been so successful that women, even those with family responsibilities, are able to undertake tech-

nical or academic training. Already 40% of all women have completed a professional education, and 97% of all female school-leavers undertake further training. 51% of university students are women, and many women hold responsible posts in civic and parliamentary work; one third of all judges in the Republic are women, and one fourth of all schools in the country have a woman head.

To free women from household chores, all places of work and all schools are assisted by the State to provide meals, and it is noticeable among the young married couples of today that husband and wife take an equal share in the bringing up of their children and in the household duties. At present, a place in a state creche up to the age of three is available for one child in four; 70% of all pre-school children are in kindergartens, and 53% of elementary school children are cared for after school hours. It is hoped that by 1975 nearly all children between the ages of three and six will be able to attend kindergarten.

An additional 200,000 mothers working fulltime with three or more children under 16, or women with two children who work shifts, now have their pay guaranteed for a 40-hour week. 400,000 working mothers have had their holidays increased by 3 to 9 days.

However not all women in the Republic are in full time gainful employ-



Consumer advice in a Berlin Co-operative store (GDR)

ment, and many do voluntary work in party, social, civic and other fields, such as in parent-teacher associations etc. Many also engage in co-operative activities.

#### **Women and the Co-operative Movement**

179,000 women are involved in both trading and industrial activities within the Co-operative Movement of the German Democratic Republic. 73% of people employed in the co-operative sector are women. 2,600 women are board members, either at local or national level. Another 2,300 work as managers of factories and workshops or groups of shops, as department heads or highly qualified specialists. Approximately 75% of all sales outlets are managed by women. Women also form a high proportion of the honorary office-holders with the Co-operative Movement. Over 80% of the Member Advisory Service

are women. Over 55% of those working in the various Co-operative audit organisations are women.

These statistics show that the object is to give women in the Co-operative Movement better opportunities to engage in planning and direction of co-operative organisations. It is obvious that without State assistance for the furtherance of women's education, such a development would not have been possible. The Consumer Co-operative Movement in the GDR has its own educational facilities, its own adult schools where women can take part in the curricula while their pre-school-age children are looked after on the premises. Also taking advantage of the Co-operative Movement's educational facilities there are at present approximately 15,000 trainees, that is 7% of all employees. The majority of these are girls and women who



Pre-school age children of Co-operative women employees are looked after on the premises (GDR)

comprise 70% of co-operative employees. It is thanks to this education system that 70% of the women working within the co-operative movement are today fully trained.

In 1973 the Board of the VdK formed a Women's Committee which would research and advise on any matter affecting women in any way. Its other functions were to help with plans to improve the working and living conditions of women engaged in consumer co-operative activities, and to ensure that they received full responsibilities. The creation of this VdK Women's Committee is in keeping with the decisions made during the last ICA Congress in Warsaw, when members of the ICA were asked to strengthen women's organisations within their co-operative movements.

In spite of all the developments that have taken place in women's position it is

still necessary to relieve working women from the drudgery of family and household chores, especially those in active and responsible positions within the Movement. Help is especially necessary with the care of the pre-school age child, preferably at the mother's place of work, and in the Co-operative sector places for 8,000 children have been created during the past 5 years, in addition to those provided by state assistance. It is hoped to double this figure within the next few years.

It is felt that women make good co-operators, and a close relationship exists between the co-operative organisation and the democratic women's organisation of the country, and this again works to the advantage of women's position in society and in the co-operative movement of the German Democratic Republic.



# Women's Co-operative Activity in Austria

by **Monika Falta**

Secretary, Co-operative Women's Organisation, Konsumverband

The Austrian Women Co-operators' Organisation has always been an integral part of the Movement as a whole; its guidelines are built upon this principle. As voluntary collaborators women co-operators need the support of professional employees of co-

operatives, and for their part those working in co-operatives have realised that they can gain a great deal of support from the members of the women's groups.

One of the most important tasks of the Women Co-operators' Organisation in

Special attention is paid to the Co-operators of tomorrow, with activities such as hiking, sports, even cookery courses (Austria)





Women co-operators engaged in consumer research in the Societies' shops (Austria)

Austria is maintaining contact with the members and customers of the consumer co-operative societies. Year after year a comprehensive programme is carried out aimed at the welfare of members and customers. Courses, lectures and other events are organised.

The housewife is always in the centre of all the efforts, as through the consumer co-operatives it is intended to offer her real help with her housekeeping and also to approach her in a human and friendly way. This help must be given in particular to the woman who goes out to work and of whom, through the double pressure of household and profession, much more is demanded.

The Women Co-operators' Organisation has in the past held a number of housewives' seminars, which have met with a good response and have been valued as a real service by the consumer co-operative societies. In collaboration with the Public

Relations Department, slide series with synchronised sound-tracks have been produced which have been shown at various events to members and customers. These slides have also been made available to schools and societies.

The "Household Book", which has now been published for 25 years, has always been well received in co-operative circles. It is now intended to increase the circulation of this excellent aid for the housewife, as it is a real help towards orderly housekeeping and it furthers consumer education.

Attempts to aid the production of good practical utensils for kitchen and home in co-operative stores and shops have been supported by the Co-operative Movement. A very successful exhibition of these products at the "STAFÄ" store has brought the Co-operative Movement considerable recognition by the public.

Over the years most emphasis has

been laid on further education and information for all female co-operators. Apart from the courses at Konsumverband's educational institute, which have been open to all female co-operators, the chairmen of all the women's groups in Austria have twice yearly been thoroughly informed on topical problems at the conferences of the Co-operative Women's Council. An educational subject is also dealt with at these conferences, and literature is distributed.

A large part of the efforts of women co-operators has always been directed towards children—the consumers of tomorrow. Women co-operators have always been untiring in their efforts where children are concerned, and new ideas are forever being formed to introduce young children into the co-operative community.

When the Austrian co-operative movement started the campaign known as "Without Boundaries" for the collection of funds for developing countries, women co-operators helped considerably to collect a very large sum of money. They played a similarly important role in connection with an appeal for funds for the Austrian children's village "Pottsching" (Burgenland).

Every co-operative official is aware of the fact that one of his or her main duties is to act as a link between the executive and the members of the co-operative society. If the official is a woman, she is in a

particularly good position to be aware of the wishes and demands of the female consumer and she tries to make them heard in the Members' Councils, Board and Supervisory Council. At present, however, the woman co-operator is strongly represented only at the lowest level—on the Members' Councils, where 3,939 women are active as opposed to 2,857 men. In the Supervisory Councils of the consumer co-operative societies 84 women and 300 men are active; only eleven women have been elected to the executive committees as opposed to 179 men; two women are active as directors in the Supervisory Council and one woman as director in the Executive. The aim has been, during the past few years, to close this gap by more intensive education of the women suitable for functions in the Executive and the Supervisory Council.

The Women Co-operators' Organisation in Austria now represents a very well organised group within the Movement as a whole. The aim has always been to obtain the best possible collaboration between different sections of the organisation with the minimum of formal structure. This is achieved by the Central Co-operative Women's Council, which co-ordinates all women's activities and on which all consumer co-operative societies are represented. Their goal is the same as that of many other women's organisations all over the world—equality of opportunity with men.

# Women's Participation in the Co-operative Movements of Western Europe

by **Marie-Louise Seminck**  
National Secretary, Belgian Women's  
Co-operative Movement

From the very beginning of Co-operation in our industrialised countries, the consumer co-operatives were the ones to develop the most. Women took their share in them, and women's participation spread widely: not a Congress went by without mentioning the part played by women, thus underlining the huge role they have played in the propagation of co-operative ideas. But it is not necessary to go back over past history: the story is too well known for it to be told yet again. The facts have been fully set out in the Co-operative press and elsewhere.

What matters today, as we approach the threshold of 1975—the theme of which, chosen by the United Nations, is *International Women's Year*—is to assess the current situation, to evaluate what has been achieved and to see what remains to be done in the future. However, a brief recapitulation is not out of place, in order to set the current problem in perspective.

The following extract, from the report of the Commission on Co-operative Democracy to the Congress of the Belgian Co-operative Movement, seems admirably to sum up Co-operation's past history:

“Co-operation . . . was born in its present form in the middle of the industrial revolution. It appeared then as a reaction of the working class against the misery and insecurity imposed on it by the process

of the private accumulation of capital.

“The workers were exploited both as producers and consumers.

“Thus, at the same time as they began to organise themselves into trade unions—and perhaps even earlier—they also, as consumers, began to form distribution co-operatives.

“But the effects were not only economic. They were equally political, social and cultural.”

The reference here is to the educational work carried out by co-operatives for their members right from the beginning.

These effects differed, and still differ today, from those of other commercial and capitalist enterprises. It is in the economic and social context that most of the women's co-operative organisations were created, first in England and then in the other European countries.

At the beginning, the “Women's Co-operative Guilds” were essentially consumer associations. They aimed at the education of women, teaching them the sensible use of the household income. But at the same time they were an excellent apprenticeship for economic and social democracy, because they tried to draw women into the management of enterprises, and into participation in the decision-making of these enterprises.



Belgian Women Co-operators discuss a consumer point with press representatives

However, in a report to the ICA Women's Conference (Hamburg, 1969), Elisabeth Staiger pointed out that, although women are and will always be a basic element, at least for consumer co-operatives, because three quarters of purchases are made or decided on by them, very few women reach the top positions in co-operatives. The theme of her paper—"The Co-operative Emancipation of Women"—has not been realised, and her appeal to continue to work towards its achievement is still topical on the threshold of 1975.

In addition to this, however, we must also work for better professional training for women, as we must fight for a change of attitude among men, and among women themselves. Only then will the obstacles

placed in the way of women achieving leading positions in co-operative societies, as in other enterprises, be removed.

#### **Women as Consumers**

We stated above that three quarters of purchases are made by women. It is therefore women who generally decide how the family budget will be apportioned; their attitude in turn affects the whole economy, which is given its slant by their daily choice of goods.

This choice should be deliberate, if public good is not to be sacrificed to private interests. "Should one buy furs and jewels? Should one invest one's money, or spend it on a cruise? Whatever the decision, it is the woman who has the last word. And this last word will have even more importance in the

future as she is better informed”, said our Hamburg reporter.

It is clear that, in the future, it will be the consumers as a whole who will decide on the direction taken by consumption.

### **Women’s Co-operative organisations**

Women co-operators have an important role to play in the consumer field. A vast range of work is open to them. Consumerism is gaining fresh ground every day, and people are coming more and more to realise the importance of the act of purchasing.

Many Women’s Co-operative Guilds have become consumer organisations, open to men and women, particularly in Sweden. Belgian women co-operators are now forming “consumer clubs” open to all.

Most of the women’s co-operative organisations in Western Europe have changed their structures and have become integrated with their country’s general Co-operative Movement. This greater co-ordination of action does not prevent women co-operators from carrying out, at the same time, their own particular activities.

In fact, in the field of consumerism, it is well that the women’s co-operative movement should retain a certain detachment towards co-operative enterprises which, managed by consumers but operating in the context of a market economy, must be subject to commercial pressures. (We should add that, in Belgium, the women’s co-operative movement is recognised as an authentic consumer organisation; its representatives are members of the Consumer Council, a consultative body to the Ministry of Economic Affairs.)

The actions of women co-operators can therefore act as a corrective and a guide for managers, who will then be less likely to forget that the objective of a co-operative is the service of the user, and not primarily profit. In return, women co-operators exert themselves to propagate co-operative ideas among the customers of co-operative enterprises, among the general public, and especially among women, encouraging them

in their turn to join the Co-operative Movement. In Austria, women co-operators make a considerable contribution to maintaining user-participation in the large co-operative distribution areas.

This is basic at a time when the size and diversification of enterprises widen the gulf between managers and customers, at a time when consumer co-operatives in several countries (for instance, Switzerland and Belgium) are opting for a net price, and abandoning the dividend principle.

### **Women’s Co-operative Organisations—for the family, and for education**

Most Women’s Co-operative Guilds concentrate in particular on the family and cultural education of their members. Child-parent relations, mothers at work, the care of children, health, are some of the points dealt with. They are also interested in management, social and cultural problems, and participate in activities for the emancipation of women on a political level. Representatives of the women’s co-operative organisations—which are recognised by the public authorities as genuine educational organisations—sit on the consultative bodies created by various ministry departments. For example, the Belgian women’s co-operative movement is represented on the Conseil Supérieur de la Famille, on the consultative commissions of the Ministry of Culture, and on the consultative commission of Belgian Radio/Television, in connection with consumer legislation.

### **Women Co-operators, the Third World and Peace: Co-operation = Solidarity = Peace**

Women co-operators in the industrialised countries, as all over the world, work for peace and equality—in different ways in different countries. Either by the sale of certain products (as in Switzerland), or by supporting UNICEF or the FAO (in Belgium), women co-operators participate actively in the development of the Third World and in the furtherance of peace.

We hope that the Women’s Co-operative Movements will concentrate particularly on this aspect of their activities.

# Promotion of World-Wide Women's Co-operative Interests

by **Muriel J. Russell**

ICA Secretary for Women and Youth Activities

Women have always been associated with Co-operatives, either as members, employees, or as wives or daughters of members. The famous Rochdale Pioneers counted Ann Tweedale among their numbers, and on the founding committee of the ICA there were very active women who influenced its first years of progress. The history of various national co-operative movements records the work of several women who have made their mark. Why, then, has there been an upsurge of pressure to establish women's participation in a more effective manner in recent years? Is it just coincidence that the first full working year of the ICA Women's Committee is concurrent with International Women's Year? Not at all; co-operatives, because they arise from recognition by individuals of the necessity for collective action to meet the needs of the family and the community without exploitation of one's neighbours, reflect the concern of society as a whole. Thus the growing acknowledgment of the contribution women can make to the development of world affairs is finding expression in the co-operative movements.

So far as the ICA is concerned the first important step in the post-war period was taken in 1964 when the Women Co-operators' Advisory Council, following 46 pioneering years by the former International Co-operative Women's Guild, was established along with a Women's

Department within the ICA Secretariat. Next came the Resolution promoted by the Hungarian Co-operative movement at the 24th Congress of the ICA in 1969 which initiated the enquiry leading to the strengthening of the status of the newly constituted Women's Committee, now an auxiliary committee accepted as an integral part of the ICA. Its objects were to promote the aims of the ICA itself, by directing its efforts mainly towards women, or for women. In effect this means:

- promoting the interest of women in every aspect of co-operative activity;
- encouraging women into active participation on equal terms with men in the policy-making and management of all co-operatives;
- urging co-operatives to provide more efficient services and facilities and to use their influence within the community to secure collective and social services particularly designed to benefit women;
- contributing to the achievement of unity of action by co-operators throughout the world;
- strengthening the efforts of women in the promotion of lasting peace and security.

In the last 10 years marked progress has been made under the former Council, and now the way is open for the new Committee.

The Council was composed mainly of co-operators from European countries,

including the U.K. and USSR. Other countries, Canada, India, Israel and USA also joined but were prevented by distance from regular attendance at its meetings. Each country or union of countries was represented on the Council by one member. Now the limit has been set at three. Already some countries are taking advantage of this, added to which two further countries, Ghana and Malaysia, have applied for membership. This means not only wider coverage but also a broader range of interests. Among our members there will be women directly involved with consumer, producer, agricultural, housing and insurance co-operatives who will be capable of providing the Committee with direct information on these various facets of co-operative activity. Furthermore their knowledge and advice can be utilised wherever these subjects arise in ICA and other co-operative circles.

The Committee will continue its annual meeting, normally arranged in the early Spring, and will hold its Conference, prior to the ICA Congress, every four years. Themes will, of course, stress aspects of co-operative activity where women are making substantial contributions or where it appears that opportunities for their participation have not been sufficiently identified. In the Warsaw Conference in 1972, speaking to the subject "The Role of Women in Policy-making and Management" were women leaders from some of the most successful co-operative movements in the world. For example, there was the President and Chief Officer of a Union of Consumer Societies, a full-time director of a wholesale society, the President and General Manager of a Co-operative Producers' Society employing 4,000 workers and a member of a national Co-operative union.

To strengthen the work of the Committee, a Women's Executive Committee has been constituted which will meet between annual meetings, usually at the time of the Central Committee in which the Chairman is entitled to participate.

One of the noticeable changes mani-

festing itself in recent Central Committee meetings is the increasing number of women included in the national delegations: six or seven women are registered from as many countries. Certainly that is not an influx when the total membership is over 200 but it is a beginning. Women co-operators will not hesitate to draw the attention of their movements to the necessity for adequate representation. They have a distinguished ally in no less a person than Mrs. Helvi Sipilä, UN Assistant General Secretary, who has constantly reminded the UN Assembly of the paucity in numbers of women delegates to their councils.

Over the years three main concerns have occupied the minds of women co-operators, i.e. the role of the consumer, the burdens of women in rural areas and merging with this the needs of women in the developing countries. All these aspects are related to the maintenance of peace for which all co-operators feel they have a formula of practical dimensions.

In the consumer field, there is no doubt that co-operative movements have made considerable impact by focussing attention over the last 100 years on price, quality, supplies, conditions of work, etc. and this could only have been achieved by the loyal support of millions of women. In most consumer co-operative movements a large majority of members are women, and even where the husband is the member, it is the wife who is normally the shopper. Therefore the leadership and management of societies who cry out against the competition which has bedevilled trade in recent years, must face up to the fact that their loss of trade is due to the response of the consumer to the market available to her. If co-operative movements have felt the effects of customers going elsewhere, it was the women who, turning their backs and with the money in their hands, went across the road to the competitor, and thereby caused the problem. Those co-operatives which are now recovering have gradually learnt that the competitor's bigger and better super-market, his modern fixtures, more intelli-





Meeting of the Women's Executive Committee in Vienna, 23rd October 1974

gent labelling, etc., were merely means to an end. Bringing women into consultation by opening up opportunities for management positions, and consciously making women welcome to the realms of policy-making, should not be regarded as favours to women but as good commonsense in the building of a successful organisation.

At international level, the recognition of the necessity to heed the opinions of women has shown itself in several appointments of women to the ICA Organisation for Co-operative Consumer Policy.

In recent years U.N. Agencies, Governments and non-governmental organisations have realised that rural women have a particularly heavy burden to carry.

This applies not only to the primitive agricultural systems still prevalent in some of the developing countries, but to vast areas in Europe and North America where mechanisation and technology have revolutionised farming methods. In the latter situation, it is somewhat ironical that the changes have sometimes worsened the conditions for women, in that the opportunity to supplement their incomes by work in the fields has been taken from them. This is leaving a vacuum in their lives which cannot be filled until they have the facilities, or the finances to provide the facilities, to alleviate the burden of family and household management. As agricultural co-operation plays such a large part in ICA affairs, the

Women's Committee has rightly turned its attention to these particular problems. For some years now a special working party of women has been studying rural conditions as they apply to women, and has not only arranged a symposium in Milan, but made its voice heard in the Open World Conference on Agriculture, held in Rome three years ago. Its members have regularly contributed to the discussions of the ICA Agricultural Committee. The work will go on, in collaboration with FAO and other non-governmental organisations.

Turning to the developing countries, other articles have dealt with the actions being taken in East and Central Africa and in South-East Asia. Here it is only necessary to pay tribute to the effectiveness of the programmes in East Africa as they spread out over Kenya, Tanzania, Uganda and, most recently, Zambia. It is no exaggeration to say that thousands of women have learnt about, and begun to assist, in co-operatives in those countries. Likewise progress has been made in parts of South-East Asia and one of the immediate tasks of the ICA is to give attention to the co-ordination and strengthening of women's participation in that part of the World.

West Africa must not go unmentioned. There also an awakening of interest by women in co-operatives has gone steadily ahead in the last few years since the ICA held two seminars, in Ghana and Nigeria respectively. Not only in those two countries, but in all the other countries of that area, women are asking for help to equip themselves for service in co-operatives, or are already taking action in the growing movements.

What of the future? Obviously current work can be intensified but underlining it must be the constant objective of bringing about changes in attitude. It is still so easy to

advocate the greater participation of women in co-operative movements in one breath and raise barriers in the next by listing the "buts". What are these?

But—women do not offer themselves for service.

But—women have family commitments.

But—we must have top office holders on this or that committee and unfortunately no woman is available.

But—a woman has to win a place on her merits (as if a man does not).

All these and so many more "buts" can be answered if there is good will in local and national movements. Co-operative leadership must show the way.

The ICA Women's Committee cannot proceed alone because it has no funds of its own, but it has a duty to promote ideas, schemes and programmes which will ultimately change this attitude of complacency which accepts that, in the nature of things, men occupy the overwhelming majority of offices. Attention has to be turned on all ways and means which produce knowledgeable and active co-operators, i.e. education, training, research, opportunity, and recruitment, to name but a few.

When the day comes that all member organisations are providing the necessary facilities for both sexes, when there is no longer a necessity to campaign for women's representation each time that a committee, a seminar or a working party is set up and perhaps when it can be said that adequate coverage has been made in all continents including South America, then, and then only, will it be possible to claim that the ICA Women's Committee has completed its work.

# Obituary — Leslie Woodcock

It is with deep regret and sadness here at the ICA Secretariat, that we have to report the death on 3rd October 1974 of our colleague, Leslie Woodcock. Leslie made a tremendous contribution throughout his life to the furtherance of the Co-operative idea, and his sudden death, at a meeting of the Directors of Nationwide Insurance Companies in Columbus (Ohio), came as a great shock.

Leslie was actively involved in the Co-operative Movement both as layman and professional for over 50 years. His experience was on all levels of co-operative work, local, regional, national and international. In 1920 he was one of a very small group of people who organised Consumer Co-operative Services operating a chain of co-operative cafeterias in Manhattan, and he saw the growth of this co-operative during his lifetime to include a co-operative supermarket and pharmacy; he served on its Board for nearly half a century, and was in turn its President and Secretary.

In 1931 Leslie became General Manager of Eastern Co-operative Wholesale, serving hundreds of local co-operative societies from Virginia to New England, and he represented Eastern Co-operatives on the Board of the Co-operative League of the USA from 1939 to 1946. He was also

Director of the Ohio Farm Bureau Insurance Company (later to become Nationwide Insurance Companies) and worked as Chairman of the Nationwide Life Insurance Company until 1972. On retiring from his post he became a director of Rochdale (New York) Insurance Company.

Leslie's 'know-how' and experience in the Co-operative field brought him into contact with one of the most eminent leaders, Abraham E. Kazan, who organised the Federation of Co-operatives in New York in 1961. Leslie was also on the Board of the Co-operative League from 1957 to 1972.

In 1950 he was appointed Permanent Representative of the International Co-operative Alliance on the Economic and Social Council of the United Nations, a post he held until 1973, and he was also a member of the ICA's Central Committee from 1966-1970.

In commenting on his achievements, Harold Ostroff, the Executive Vice-President of United Housing Foundation said, "Mr. Woodcock's long involvement in the co-operative movement is somewhat unique in itself, but even more significant were his many outstanding contributions made to so many organisations in his own quiet way... He was indeed a co-operative statesman, and we shall miss his very wise counsel."

J.H.O.

## THE INTERNATIONAL CO-OPERATIVE ALLIANCE

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

Director: Dr. S. K. Saxena

**Regional Office and Education Centre  
for South-East Asia**

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

Regional Director: Mr P. E. Weeraman

**Regional Office for  
East and Central Africa**

PO Box 946, Moshi, Tanzania.  
Tel: 2616

Regional Director: Mr Dan Nyanjom

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## Affiliated Organisations

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

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

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

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

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

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

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

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

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

Membership (1972): 582,000; turnover: retail trade: Sch. 8,724 mill. (thereof consumers' societies: Sch. 7,466 mill.; department stores: Sch. 1,203 mill.; other retail trade: Sch. 55 mill.); wholesale society (G.Ö.C.): Sch. 3,394 mill.; own production: consumers' societies: Sch. 1,064 mill.; G.Ö.C. and subsidiaries: Sch. 580 mill.

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

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

Österreichischer Raiffeisenverband, *Seilergasse 16 Vienna 1*. Tel. 52-69-34.

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

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

Affiliated consumers' societies: 21; membership: 300,000; turnover (1968): Frs. 4,180 mill.; shops: 1,409; Wholesale society turnover (1968): Frs. 1,272 mill.

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

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

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

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

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

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

Inspection Général des Services Agricoles, *Service de la coopération .33 rue de Séllys. 4370 Waremmé*.

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

Union of 26 co-operative societies owning (in 1972) 473 pharmacies, 63 optical departments, 6 drug stores, 14 wholesale depots. Turnover (1972): Frs. 3,469,3 mill. Surplus distributed to 544,000 members: Frs. 137 mill.

**Bulgaria:** Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 7-83-11; 8-03-11.

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

**Canada:** Co-operative Union of Canada, *111 Sparks Street, KIP 585 Ottawa 4, Ont.* Tel. 232-9657.

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

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

**Ceylon:** See "Sri Lanka".

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

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

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

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

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

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

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

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

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

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

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

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

Det Kooperative Faellesforbund i Danmark, *Kronprinsensgade 13, 1114 Copenhagen K*. Tel. 12-22-62.

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

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

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

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

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

Affiliated societies (1973): 229; membership: 592,000; wholesale turnover: Fmk. 3,104.2 mill.; own production of S.O.K.: Fmk. 438.1 mill.

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

Affiliated societies (1973): 229; membership: 592,000; turnover of societies: Fmk. 4,664.4 mill.; total production of affiliated societies: Fmk. 59.2 mill.

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

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

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

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

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

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

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

**France:** Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *89 rue la Boétie, 75008 Paris*. Tel. 225-99-98.

Affiliated societies (1970): 315; membership: 3,400,000; shops: 8,300; turnover: NF. 6,100 mill.

Société Générale des Coopératives de Consommation, *61 rue Boissière, 75016 Paris*. Tel. 553-88-22.

Confédération Générale des Sociétés Coopératives Ouvrières de Production, *88 rue de Courcelles, 75008 Paris*. Tel. 622-07-81/2.

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

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

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

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

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

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

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

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

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

Co op Zentrale A.G., *Besenbinderhof 43, (2) Hamburg 1*. Tel. 284-4310.  
Total turnover incl. subsidiaries (1969): D.M. 2,462 milliards.

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

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

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

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

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

**Greece:** Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, 2 Kefallinias Street, Athens 802.

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

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

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

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

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

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

**Iceland:** Samband Isl. Samvinnufélaga, P.O. Box 180, Samband House, Reykjavik. Tel. 17080

**India:** National Co-operative Union of India, *B-125, Sarvodaya Enclave, New Delhi* Tel. 110017.

**Indonesia:** Dewan Koperasi Indonesia, 28 *Djalan Djenderal Soedirman, Djakarta*. Tel. 581400

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

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

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

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

**Irish Republic:** Irish Agricultural Organisation Society Ltd., *The Plunkett House, 84 Merrion Square, Dublin 2*. Tel. 64783/4-6.

National Organising and Advisory Body for Agricultural Co-operatives. Affiliated organisations: 341; membership: 162,249; turnover (1971): £335,014,154.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 720; membership: 430,000; turnover of local societies: N.Cr. 3,900 mill.; of NKL N.Cr. 1,500 mill.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Portugal:** UNICOOPE - *Avenida da Boavista, 3292 Porto.*

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

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

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

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

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

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

**Sweden:** Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. International: 46-8-449560; National: 08-44-90-60.

Affiliated retail societies (1972): 210; membership: 1.7 mill.; total turnover of consumer societies: Kr. 9,211 mill.; turnover of K.F.: Kr. 7,387 mill. (thereof Kr. 5,044 correspond to affiliated consumer societies); K.F.'s own production: Kr. 3,489 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,124 mill.; of affiliated consumer societies: Kr. 1,271 mill.

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

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

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

Folksam Insurance Group, *Folksam Building, Stockholm 20.* Tel. 22-01-00.

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

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

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

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

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

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

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

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

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

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

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



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

**United Kingdom:** Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M60 0AS*. Tel. 061-834 0975.  
Affiliated retail societies (1971): 303; membership: 11.3 million; share capital: £142 million; retail sales: £1320, million.

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

Co-operative Insurance Society Ltd., *Miller Street, Manchester 4*. Tel. 061-832 8686.  
Assets (1964). £369 mill.

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

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

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

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

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

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

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

## INTERNATIONAL ORGANIZATIONS

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

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

International Co-operative Bank Co. Ltd. (INGEBA), *Dufourstrasse 54, P.O.B. 243, CH 4010 Basle, Switzerland*. Tel. 23-58-27.

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

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

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

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# Coop Switzerland: A Year of Net Prices

by **Dr Robert Kohler**  
*Chairman of the  
Board of Management,  
Coop Switzerland*

A year ago, in March 1974, the entire Coop Group changed over to net price sales. This is a good occasion to look back and consider whether the objectives at which we aimed have been achieved.

## What are net prices?

I should first of all like to comment briefly on the concept of "net prices", which is not interpreted everywhere in the same way. Net prices mean that the buyer receives no additional rebate or dividend on the retail price (e.g. stamps). The net price is therefore identical with the actual price paid.

## Why did Coop Switzerland introduce net prices?

Before we took the decision to change over to net prices throughout the entire Coop Group, we considered whether there was any compelling ideological reason for retaining the dividend. The answer to this question was no, particularly since we are still determined, as we always have been, to provide Coop members and customers with every possible price advantage.

The decision to introduce net prices was therefore nothing but an objectively based, logical consequence of structural changes and changes in market policy on



the part of our Swiss competitors. The following points were decisive:

- First of all, in several representative opinion polls among housewives we observed that the popularity of the dividend was decreasing from year to year, while the number of those in favour of net prices was increasing proportionately. As late as 1969, the number of those in favour, those against and those who were undecided on net prices counterbalanced each other. By 1970, however, there was a noticeable trend in favour of net prices, which became more marked in 1972, when 62% of the housewives asked were in favour of net prices and only 29% were against them. The tendency was clear and a further increase in the number of those in favour could be expected.
- On the other hand, in 1967, when the so-called re-sale price maintenance was abolished, there was a rapid upsurge in the numbers of discount stores and

consumer markets. In the struggle against these competitors, who all operated with aggressive net prices, the dividend—here in Switzerland in the form of stamps—proved to be a blunt weapon.

The changed attitude of the consumers towards the dividend, and the increasing importance of net price trading, finally led to the decision to change over to net sales in all Coop shops at the beginning of March 1974. For more than a year, numerous working groups made careful preparations for this step, so as to ensure the minimum amount of friction when the change-over was made.

#### **What objectives were we aiming at with net prices?**

Our net price policy was, and is, aimed at enabling us better to fulfil the wishes of the consumers with regard to price policy. Net prices, introduced under the motto “Coop net—more for your money”, were intended to make Coop’s price image still more attractive in the eyes of the consumers. At the same time, we did all we could not to disappoint or lose those customers and members who were still attached to the idea of the dividend—these amounted, after all, to 28% of the consumers, according to our opinion polls. We were convinced from the beginning that we could win these over by adequate information.

It was, of course, also important that we keep our promise to reduce prices to compensate for the loss of the dividend. This promise has, in the meantime, been completely fulfilled.

#### **The first year’s expectations**

Today we can say with satisfaction that our customers and members have taken the net prices well. Negative reactions during the change-over phase and directly afterwards were something of a rarity. We attribute this mainly to the fact that our customers and members were prepared for this step in advance by means of

extensive and frank information. The carefully planned organisation of the change-over, thanks to which there were practically no mishaps during the actual change-over phase, contributed to a positive reception and frame of mind. We were pleased to note that, for our customers and members, the subject of “Coop stamps” was closed shortly after the change-over had taken place. Today it is no longer discussed. This proves that even ardent advocates of stamps can be accustomed to the new situation relatively quickly, if they can be convinced of its advantages. It is also worth mentioning that our co-operative societies lost practically no members.

The policy of net prices has brought a revaluation of the image of the entire Coop Group. The considerable price reductions effected in connection with the introduction of net prices have not failed to have an effect on the consumer, so that our prices today are viewed more favourably than they were before.

#### **And consumers have noted our intention to introduce with net prices a new phase of dynamic business policy.**

A positive effect on our image was achieved not only by the price policy. The decoration of the Coop shops during the change-over made them stand out among the other shops. Various co-operative societies also took the opportunity to carry out simple renovations in some shops. This was a great success: increases in sales, in some cases considerable increases, were achieved in these shops.

From our point of view as a consumer organisation, another phenomenon must be regarded positively: comparison of prices is increasing among shoppers. During the entire introductory phase we noticed that net prices had made customers more price-conscious. The generally prevalent inflation is also a contributory factor in this. But our promise to compensate the consumer for the loss of the dividend by reducing prices caused them to compare

prices more, thus increasing their price-consciousness.

We expected that the introduction of net prices would mean a reduction in administrative costs. In studies carried out before the change-over, the savings were estimated at about 15 million francs per year, 5 million francs alone representing the cost of the stamp books, stamp automats and taxes on the dividend.

The disappearance of the costs of stamps and stamp books did not, of course, have an immediate effect. It was to no small extent owing to this economy that we were able to offer our customers price reductions in excess of the amount of the former dividend. The savings achieved by no longer having to issue, re-accept and check the stamps were not immediately noticeable, but also made themselves felt in time. Larger co-operative societies who had had to employ staff specially to deal with the stamps, were able to reduce their personnel and thus economise considerably.

#### The effect of net prices on sales

Even after a whole year has elapsed since the introduction of net prices, it is difficult to give a definitive opinion on their influence on the development of sales. The change-over to net prices coincided with a period of general economic stagnation. It is therefore difficult to judge from the point of view of net prices alone, the more so as it is not possible to isolate the influence of one factor on retail sales: the general economic situation, currency problems, the extraordinarily high rate of inflation, the tendency on the part of the consumer to buy less, which has been noticeable for months, and many other factors, have strongly influenced the development of sales in the trade in general and therefore of the Coop's sales. In particular I would mention the development in the consumer goods sector. The noticeably diminished desire of the consumer to buy has, of course, strongly affected this sector which largely belongs

in the area of so-called optional consumption.

All in all, we may say that, on the basis of the figures available, net prices have had a positive effect on Coop sales. Although, owing to the general economic situation, the rate of increase of sales of the Coop societies remained somewhat below expectations, it was distinctly higher than the average in our branch of trade. As the following table shows, this was true of food as well as non-food sales.

Development of Sales 1973/74,  
Coop and Retail Trade as a Whole

	Coop	Swiss Retail Trade as a Whole
Food	+11.5%	+7.7%
Non-food	+9.0%	+4.0%
Total	+10.5%	+5.7%

Altogether development of sales was good in comparison with our competitors. There is a noticeable increase compared with the period immediately prior to the introduction of net prices, at the end of 1973 and the beginning of 1974.

The increased competitiveness due to net prices is of particular importance in view of the increasing price-consciousness of the consumers in today's strained economic situation. I am convinced that we should not have been able to maintain our position in a stagnating market to this extent under the old price system.

Today I am more than ever sure that the decision to introduce net prices was right. After the first full year of net prices I would sum up their success to date as follows:

—The short-term objective of avoiding the loss of faithful customers and members was achieved by means of information and motivation. It has been possible to convince ardent supporters of Coop stamps of the advantage of net prices.

- On the basis of our experience to date, it is clear that, with net prices, we are able to reach and win over customers who had previously had no contact with the Coop.
- The effects of net prices on the development of sales are good.
- From what is said by customers and members, it is evident that net prices have also had a positive influence on the general opinion of the Coop.

During 1974 our business policy

underwent a reform of importance to our future; a reform which has proved to be right in its first year of trial. In view of the darkening economic outlook and the probable further weakening in demand on the part of the consumer, we are dependent, particularly in the near future, on an effective price weapon, to help ensure our success in the struggle for the favour of the consumers against our competitors. And even a co-operative trading organisation has to re-direct its efforts every day to emerging successfully from this struggle!



# Saskatchewan Wheat Pool— the First Fifty Years

A speech given by **E. K. Turner**, *President*,  
on the occasion of the Wheat Pool's 50th Anniversary Celebrations

We Saskatchewan people are a bit strange, in some ways. For some things, we have memories that any elephant would envy. For example, the thirties left scars so deep that at the merest mention of the word "drought" we start looking nervously over our shoulders. On the other hand, in the midst of today's buoyant farm prices, we may forget that it's only two or three years ago that grain wasn't moving well, and what was moving brought low prices.

We sometimes forget the difficulties of the past and that is perhaps a good thing. I hope, however, that will never apply to the great obstacles that were overcome to get the Saskatchewan Wheat Pool started. It is one of the greatest stories in Canadian history, of people doing something for themselves—something momentous, something that changed forever the lives of Saskatchewan farm people for the better.

A 50th Anniversary—a time for looking back, and looking ahead. Saskatchewan Wheat Pool, of course, has always been a forward-looking organisation. But for just a few moments, I'd like to take you back half a century, to a Saskatchewan farmyard.

In the fading light of an August evening, a farmer is finishing his chores.

His mind is on the kind of crop he is about to harvest, what sort of price he is going to get, and whether he'll have enough left after harvest expenses to keep things together.

His thinking is interrupted by the barking of his dog—someone's coming. Through the gathering darkness, he sees his neighbour, Tom, driving his horse and buggy the last hundred yards up to his gate.

During and after supper, Tom talks to George about a dream, a dream that many people thought was impossible, a dream that would end the exploitation of grain farmers in the west, a dream that was to become the Saskatchewan Wheat Pool.

"George," Tom said, "I'm here to ask you to sign a contract to deliver all your grain for five years to the Wheat Pool."

George thought for a moment. "I don't know, Tom, five years is a long time. Frankly, I'm worried. I'd like to go along, but I have a family to raise. The newspapers claim this new idea will destroy every farmer who touches it. You've got no facilities. . .you've got nothing but an idea. You know, I have to deliver my crop right from the field, or there'll be bill collectors coming around



every day. The elevator agents say they won't have room for anyone who signs up with the Pool, and you know the railways, they can always find ways to avoid spotting cars. . . ."

"George," Tom replied, "this is exactly what we want to correct. We've got to change the system ourselves. The only way is by co-operative effort—pooling your grain, and pooling your royalties with other farmers."

"I know that," says George. "I like the idea, but I still have to deliver my crop or I might be foreclosed. Then what? If only I could hold out till spring, and get a higher price. . . ."

Tom responds, "With the Pool, you'll get the market price, and later on the Pool will pay out the earnings on grain to you as a final payment. Most of the earnings should come to farmers, not to grain merchants and speculators."

"Okay, Tom, I'll sign. You're quite a salesman, and you're usually right. If you're willing to leave your harvest and go out canvassing, the idea must be pretty good."

Tom left with George's signature on a contract. In August of 1923 this sort of action was repeated many times over, on street corners, in barnyards, in the harvest fields. But the deadline for sign-up of at least 50 per cent of the province's acreage arrived—and the goal hadn't been reached. It was too late to handle the 1923 crop.

Imagine the disappointment, perhaps even discouragement. But the people who believed in pooling didn't give up. Others who had been slower to be convinced by the idea gradually joined. Weary men with hard days of labour behind them and even harder days ahead, went up and down the vast plains covering thousands of miles. The contagious spirit of these progressive thinkers was caught by the hesitant, and at great personal sacrifice they accomplished the impossible. In June of 1924 the necessary sign-up was completed.

Think of the provisional Board of Directors in June, 1924. What did they have? Faith in an ideal, and 55,000 contracts with farmers who had agreed to deliver their grain to the Pool for five years. One year was already gone. They had no tangible assets and they were in debt to the tune of \$40,000. It was a pretty bleak start. However things moved steadily ahead.

They established, with the other prairie Pools, a central selling agency, and tried to market grain under agreements with the existing elevator companies. It soon became apparent that, to really do the job, elevator facilities would be needed. That led to the purchase of the Co-operative Elevator Company.

Then came disaster. Sharply declining prices for grain in late 1929 and in 1930 led to an overpayment of \$13½ million by the Wheat Pool in Saskatchewan. The young organisation was threatened with destruction. People were put to the severest test of loyalty that could be imagined. And only because of tremendous devotion to an ideal that even the depression couldn't kill, the Pool survived and has grown steadily ever since.

Let's consider a few examples of the Pool's achievements.

In 1931, the Pool obtained the newspaper "The Western Producer", which has played an increasingly important role in providing agricultural news to the prairies. It also owns the Modern Press, one of the best printing shops in the west.

In 1944, the purchase of Saskatchewan Co-operative Livestock Producers moved Saskatchewan Wheat Pool into another new activity on a large scale. Today it has the largest livestock marketing organisation in Canada, constantly expanding, offering not only facilities, but financing and advice, a real builder of the livestock industry in the west.

The Vegetable Oil Plant was opened in 1947. Besides providing processing facilities for oilseeds it has played a key

role in the development of rapeseed as a major crop, and working with others, has helped in the development of improved varieties and gave the initial thrust to the increasingly important low erucic acid varieties. Much time has been spent in perfecting processing techniques that made both rapeseed oil and meal more acceptable products.

In 1948, the flour mill went into operation. It too, has served the farmers of this province in an important way.

Just ten years ago, the Farm Service Division was established, and what a remarkable decade it has been. This division has become the largest service-oriented retail farm supply business in Canada.

Throughout the years, there has been constant expansion in the grain system, through construction and purchases of both terminal and country elevators. The most dramatic effort in this connection was the purchase, in 1972, of the grain and farm supply assets of Federal Grain Limited.

Working with other co-operative organisations, the Pool has become a partner in the fertilizer business, with plants in Calgary and Medicine Hat, and by similar action, it has helped to establish the farmers' own export agency, XCAN Grain Limited.

The Pool subscribes to co-operative philosophy and promotes co-operative business enterprise wherever feasible. Over the years it has given strong support to the formation of consumer co-ops, credit unions, livestock feeding co-ops and production co-operatives, and also to centralised co-ops such as Pool Insurance, Co-operative Insurance Services and Co-op Implements.

The co-operative efforts of Saskatchewan farmers have permitted the organisation to develop into one of the largest in the province, and the financial and economic impact cannot be overlooked. Indeed, based on last year's business, Saskatchewan Wheat Pool was among the

twenty largest companies in Canada.

Since the organisation was formed, earnings totalling \$205,699,000 have been generated, and except for amounts required for payment of income tax, these earnings have been paid or credited to members. \$119,900,000 of these earnings have been paid in cash to members, with an additional \$11,400,000 to be paid over the next few months. In the 1972-73 season alone, the organisation transacted business with a total value in excess of \$865,000,000, over 90 per cent of which represents payments to producers for grain and livestock marketed through their organisation. Assets owned and currently in use by the organisation, including facilities within the province and terminals at Thunder Bay and Vancouver, cost in excess of \$160,000,000. It is difficult to place a value on these facilities but replacement costs are estimated to be in excess of \$420,000,000, and the facilities are insured for \$310,000,000. Impressive figures indeed. These accomplishments are a tribute to the dedication, loyalty and commitment of farmer-members and employees alike, and are a far cry from the humble beginning in 1924. I am sure they have exceeded the most optimistic expectations of our founders.

The years have seen a changing emphasis in business operations and more consideration is now given to the development of the processing industry. We will seek out opportunities for commercial development that will contribute to the welfare of all of Saskatchewan, and indeed, of all Canada, provided they offer real benefit to our members. We stand ready to do this by ourselves, in co-operation with our sister organisations, or with agencies that have similar goals.

Important as the commercial operations are, there's another side to the Pool that is equally important. From the beginning, Saskatchewan Wheat Pool has set for itself a rather simply-stated, but nonetheless noble goal:

"To be a farm organisation dedicated



*Saskatchewan Pool Terminal No. 4, Thunder Bay, Ontario.*

to the improvement of the social and economic conditions of Saskatchewan farm families.”

If you repeat that phrase, it sounds impressive. Give it some thought, and you begin to realise just how profound it is.

The Pool is “an organisation dedicated to improvement . . .” Certainly the founders were dedicated to improvement of the lot of farm families. Certainly their successors have been through the years. It is imperative that we must also be. The improvement process must never end. And it must be a process that con-

tinues to give emphasis to social as well as economic conditions of Saskatchewan farm families. In fact, the word “social” appears first in this statement, which is the creed of the Saskatchewan Wheat Pool.

This means that agricultural policy will always be held at the same level of importance as facilities for handling of farm products. It means that people, not just nuts and bolts, and elevators, and stockyards, and mills, must always remain at the heart of everything this organisation does. It means that we will always be active in the development of farm policy

that will improve the lives of farm people.

Without the Wheat Pools, would there ever have been an orderly marketing system through The Canadian Wheat Board? Not likely. During the depression, the Wheat Pool played a leading role in the framing of debt legislation and measures to protect farmers from foreclosure. The Wheat Pool led in the organisation of marches on Ottawa in 1942 and 1959 which helped the farmers' financial picture and, perhaps even more important, created a greater awareness of the needs of Prairie farm people.

The Pool was in the vanguard of efforts toward a rational approach to world marketing of grain, efforts which led and, I hope, will lead again to stable international wheat agreements, with firm and fair price ranges. For years, it has insisted on a two-price system for wheat. We've got one.

These are only a few examples. There are many, many other policy achievements. Suffice to say, however, that wherever progressive policies for the economic and social betterment of farm families have been under consideration, the Pool has been there. It will continue to be there because it is owned and controlled by farmers and in compliance with their wishes will work for a better life for farm families, a better economic deal, and a place in the sunshine of reasonable security—just as long as there are farmers on the plains of the Canadian west.

In the years ahead, we have to stay in forward gear, for there is much that remains to be done. For example, there is a crying need to stockpile foodstuffs for lean years. The Pool will continue to be one of the strongest voices calling for introduction of stability into the income picture for farmers. We must have an effective income stabilisation programme, and we need to have an inflation factor to take into account the rising costs of production. We need a better transportation system.

Canada is a country with great agricultural productive capacity, and the world needs what we produce. We need the return from the sale of these commodities if we are to have a viable economy. But to get our products to market, we have problems. We have great distances over which to transport many of our products. We have rough terrain to cope with. We have a severe climate that creates problems along the way and that prohibits the use of some of our ports for much of the year.

To correct the problems of getting goods to market, it is essential for us to have the right kind of "national transportation policy". We need a policy that will ensure that Canadian products move into international markets on a full competitive basis with other countries. An essential part of such a policy is a transportation system that is capable of moving Canadian goods to export positions in an uninterrupted flow throughout the year. Responsibility for the policy rests fully with the central government. This is because of the geographical uniqueness of our country and thus the special problems in getting products from their source to a market.

The people of Canada collectively must bear part of the cost of a proper transportation system, and we will continue to urge more direct federal government intervention and support to meet this responsibility.

These are a few of the policy areas that will receive our close attention in the days ahead; there are many others and we will continue to work hard to serve the constantly changing needs of farmers.

We must remain vigilant in the area of commercial activity as well. We are prepared to pursue opportunities that will improve our overall efficiency by broadening our ownership base within the agricultural industry.

There may be some concern, as indeed there was at the time of the Federal transaction, that greater Pool involvement

in the agricultural industry will result in the evils of monopoly. Such concern displays a real lack of understanding of co-operative ownership. A monopoly benefits its owners by exploiting the people with whom it deals. A co-operative is owned by the people who deal with it, and any earnings by the co-operative are returned to the members on the basis of their patronage; thus there is no exploitation possible.

Any co-operative, Saskatchewan Wheat Pool included, can move into areas related to needs of its members and can find success. Additional services are not developed unless they are required by, asked for, or used by members. It is logical for grain and livestock producers to own the system they need to market and process their own produce. We will look for opportunities to expand in these areas.

In its 50-year life span, the Pool has become large. Occasionally one hears suggestions that getting big isn't good for a co-operative. Bigness is bad if it means exploitation and I've already explained how exploitation cannot happen in a co-op. Our objective in growing is to serve the needs of people. It's that simple. Bigness can be bad if it means remoteness from ordinary people. That's not our way, and it must never be.

Because of our fundamental democratic structure, we have never lost sight of the purpose for which we exist—the benefit and the betterment of farmer-

members, and of agriculture in general. The whole thing, all 50 years of it, has been a case of putting into practice an ideal, an unshakeable belief that the co-operative way is a better way to a better world.

This approach allows for the personal development of members. And perhaps history will show that Saskatchewan Wheat Pool has made a significant contribution in this regard. Our structure provides a two-way flow of vital agricultural information between members and the central organisation. Thus our members have become well informed on issues that affect them. Those members whose peers have given them elected positions within the organisation have had a unique chance to develop their leadership abilities. They are part of a structure that places responsibility squarely upon those given authority. Many officials in public life in Saskatchewan and Canada gained valuable experience by serving farmers through an elected position with Saskatchewan Wheat Pool. In the future there will be further opportunities for growth and development of people as well as facilities just as there have been in the past.

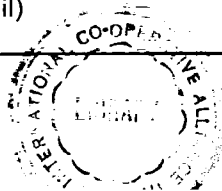
In fifty years, the Pool has indeed grown large. But it has not grown old. Nor will it grow old in the next fifty years, or ever, as long as we remember that our purpose is to further an ideal, for the co-operative ideal will never grow old.

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# Co-operative Socialism and the Co-operative Movement in Guyana

by **Kempe R. Hope**

*Mr. Hope, formerly with the World Bank, is currently attached to the Economics Department, Rutgers University, New Jersey, U.S.A.*

*"The Co-operative Republic is not a mechanical result of the existence and evolution of the present industrial system. It is the work of men. Its development and progress became also determinants of the action of co-operators."*—Ernest Poisson

A Co-operative Republic is a republic that has adopted a co-operative economic system. On February 23, 1970, Guyana adopted such a system.

The basic objectives of this system are to provide for equitable income distribution, participation in decision-making, unity, and economic self-dependence.<sup>1</sup> To attain these objectives, the Government is attempting to foster economic development by channelling development assistance to volunteer group efforts within co-operative programmes that are participant controlled.

Looked at another way, the emphasis on development has been shifted to involvement and participation of the masses by means of a national exercise in finding things out for themselves.

## **The Process Toward Co-operative Socialism**

In Guyana, as in most former colonies or colonial territories, Co-operation dates right back to the way of life of the indigenous peoples and also to that of the slaves. It was a way of life for survival.

But it was not until after the war in 1945 that co-operative promotional work was enacted by a Co-operative Societies Ordinance under the Social Welfare Branch of the Department of Local Government.<sup>2</sup> In 1948, however, it became the responsibility of a separate Co-operative Department, and a Co-operative Societies Ordinance was enacted the same year.

Until 1954, the main sources of credit were the so-called "co-operative banks". These banks were not, however, genuinely co-operative in form. They were organised and run by the Department of Agriculture and functioned under their own Ordinance which limited their business to acceptance of share payments from members and loans from Government, and from these funds they made loans on bills of sale or mortgages of property. As an emergency measure they also granted production loans, mainly on a crop lien, and always only on production of a certificate of inspection signed by an agricultural officer.

During 1954 these banks were all absorbed by a newly established Credit

<sup>1</sup>Kempe R. Hope, "A Note On Co-operative Socialism In Guyana", *The Annals of Public and Co-operative Economy* 44 (July-September 1973), pp. 233-234.

<sup>2</sup>For a fuller historical review of this period of co-operativism in Guyana, see Sheila Gorst's *Co-operative Organisation in Tropical Countries* (Great Britain: Basil Blackwell, 1959).

Corporation which was responsible for the issuing of all credit—short, medium and long-term. One of the objectives of the Corporation, according to the Ordinance which established it, was to provide agricultural and industrial credit to co-operative societies, and at the beginning of 1955 it was decided to encourage the development of co-operative thrift and credit societies as the main channels for short-term agricultural credit. This naturally resulted in rapid expansion in the number and membership of such societies, and in the amount of loans granted.

The Credit Corporation was thus serving some of the purposes of a bank for co-operatives. Almost all the short-term credit granted by the Corporation for agricultural purposes went through societies. In addition, medium-term loans for the purchase of equipment such as tractors, and long-term loans for the purchase and improvement of land were readily available to co-operatives through the Corporation.

During this period also, a Co-operative Supply Association was registered. Its main purpose was to facilitate the purchase and distribution of materials needed by co-operative societies in their work; to act as agents for the bulk buying and supply of merchandise to member consumer societies; and to arrange the sale of produce for member marketing societies. Its progress was, however, disappointing. The association failed to grasp the opportunities for service to its member societies, and it steadily lost its effectiveness as a central organisation through which their appropriate needs might be met. By the end of 1955 a number of the committee members resigned, and it was impossible to arrange a quorum for holding meetings.

A Co-operative Union was also established. Its primary functions being, (1) audit and supervision; (2) policy and public relations; and (3) education of members and employees. The Union received a yearly grant from Government. Its staff, which also served the Supply

Association, was supervised by the Commissioner for Co-operative Development.

In 1970, Prime Minister Burnham formally declared Guyana to be a Co-operative Republic and espoused at great length the concept of co-operative socialism as the vehicle for rapid growth and development in Guyana.

This concept was heretofore being applied at the national level at which it was intended to be adopted as a philosophy, a way of life, a working system, and to bring about the creation of a major sector for the total involvement of the masses, for eradication of the economic and social injustices of the system against which Guyana has been fighting for years. In a prologue to his declaration, the Prime Minister said:

“Our ideology, our economic and political goal can be described as socialist because of what we seek to establish. Since, however, we have a different social and economic structure qualitatively from that obtaining in European countries we cannot and must not put ourselves into the strait-jackets of their dogmas and tactics. We will as a result be suspect by both sides, who would like to continue a form of intellectual, if not also economic, colonialism, but that suspicion is the price we must pay if we are to fashion our own destinies and work out our own solutions. It is easy to shout, for international consumption, that we are capitalist, Marxist, socialist or communist and attract international notice. But of what concrete value are international plaudits to us?

“In moving towards our goal of exploiting our resources and giving the masses economic power, we shall have to fashion new institutions and adapt old ones and put new content into others which already exist. One such of the latter is the Co-operative. It has to be expanded and adapted and given a new purpose. It offers direct participation and training in management to its

members and provides a form of saving for investment so necessary in Guyana. Investments by Co-ops need not and must not be limited to agriculture and consumer goods but should extend into industry of all types, and processing. From the right and left there will be criticisms and caveats which are in fact rationalised prejudices. But we must know where we are going and see to it that we use our own vehicle to get there. Your Government is committed irrevocably to widening and strengthening the co-operative sector.”<sup>3</sup>

In a further statement, the Prime Minister said:

“The co-operative is the means through which the small man can become a real man, the means through which the small man can participate fully in the economic life of the nation, and the means through which the small man can play a predominant part in the workings of the economy.”<sup>4</sup>

The formal changeover to a Co-operative Republic was very simple. It was merely a breaking of the psychological and colonial ties with the British Monarchy through the replacement of the British Governor-General by a President of the

Republic, who was a Guyanese citizen. The main institution currently guiding Guyana’s co-operative movement and monitoring their activities is the Co-operative Ministry. This Ministry tries to ensure that the operations undertaken by any co-operative are feasible and that the relevant knowledge and means exist for achieving the targets jointly arrived at by the co-operative, the Co-operative Ministry and any other lending or supervisory agency.

### The Socio-Economic Impact of Co-operative Socialism

Co-operative socialism means basically a system of partnership among consumers, producers, and the State. It is a system within which the effective ownership of the principal economic means of production is vested as of right in the collectivity of consumers and in which those means of production are managed by direct and indirect representatives of consumers and producers in association with the State. It is much more revolutionary than State socialism, which goes no further than to transfer undertakings previously owned by private persons to ownership and control by public authorities.<sup>5</sup>

The theory of co-operative socialism rests on the principle of the subordination of production to consumption and its

<sup>3</sup>From L. F. S. Burnham, *Towards A Co-operative Republic* (Georgetown, Guyana: Peoples National Congress/The Chronicle Printers Limited, April 1969).

<sup>4</sup>Extract from L. F. S. Burnham’s *Speech Delivered to the People’s National Congress Regional Conference*, Georgetown, Guyana, August 24, 1969.

<sup>5</sup>B. Lavergne, “The Social Value of Co-operative Socialism: A Partnership of Consumers, Producers and the State”, *The Annals of Public and Co-operative Economy* 43 (April-June 1972), p. 129.

TABLE 1  
REGISTERED CO-OPERATIVE SOCIETIES IN GUYANA IN 1964 AND 1971

Type of Co-operative Society	1964	1971
Savings, Thrift and Credit	396	620
Commerce and Marketing	19	67
Agriculture	98	290
Industry, Housing and Transport	28	106
Secondary	3	6
Total	544	1089

Sources: Government of Guyana, Ministry of Co-operatives; and Ministry of Economic Development, Statistical Bureau.



TABLE 2  
TOTAL FIXED INVESTMENT BY CO-OPERATIVES FOR THE PERIOD  
1972-76 BY SECTOR ALLOCATION  
(Millions of Guyana Dollars and percentages)

Sector	Fixed Investment	%
Agriculture	20.0	26.6
Fishing	3.0	4.0
Forestry	3.0	4.0
Manufacturing	8.0	10.6
Engineering and Construction	5.0	6.6
Distribution	4.0	5.2
Transport and Communications	6.0	8.0
Housing	20.0	26.4
Financial Services	1.0	1.3
Co-operative Training Centres	0.5	0.7
Other	5.0	6.6
Total	75.5	100.0

Source: Government of Guyana, *Draft Second Development Plan 1972-76*, p. 120.

organisation by the consumer. The consumers' control and their need is the motive of economic activity. This is quite opposed to the theory of private capitalism which adopts the principle of the subordination of people to profits and creates divergences between private and national interests.

Co-operative socialism is of great economic and social value to Guyana's development. The establishment of this type of co-operative order has resulted in certain direct advantages and will continue to do so as long as the movement retains its current direction and purpose.

There has been, in recent years, a spectacular growth in the number of co-operative societies as seen in Table I. The total number of co-operative societies rose from 544 in 1964 to 1,089 in 1971. There has also been a significant increase in the membership and share capital of these societies. Membership has risen from 40,682 in 1964 to 82,799 in 1971, while the share capital has increased from G\$2.3 million in 1964 to G\$9 million in 1971.<sup>6</sup>

<sup>6</sup>Kempe R. Hope, "A Note On Co-operative Socialism In Guyana", p. 237. Throughout this paper currency will be in Guyana Dollars unless otherwise stated. For currency conversion G\$1.00 = US\$0.50 or US\$1.00 = G\$2.00.

During the period 1972-76 these co-operative societies are expected to spend G\$75.5 million. Table 2 below shows the projected investment by the co-operatives by sector allocation. This investment by co-operatives will be made on their own behalf, and does not include additional amounts which will be provided by the Government.

Participation on the part of labour sectors has increased considerably since the concept of co-operative socialism was introduced in Guyana. Several trade unions have begun to organise various types of co-operative enterprises and they have also increased their collaboration at the institutional level. This increased participation on the part of organised labour has given further acceptance to the theory that Guyana, like Yugoslavia, is becoming what is now regarded as a participatory economy.<sup>7</sup> This means, in effect, that it is a labour-managed economy. Consequently, both the planners and the individual decision-making units have an objective basis for action. Moreover, the individual and decentralised actions of all

<sup>7</sup>For a thorough and exhaustive discussion of the participatory economy as an evolutionary hypothesis and strategy for development, see Jaroslav Vanek, *The Participatory Economy* (Ithaca: Cornell University Press, 1971).

decision-makers taken together, would tend to bring about maximum output and maximum social satisfaction within the economy. In other words, the participatory system would tend of itself to produce an optimal structure of the economy.

Co-operative socialism directly or indirectly vests collective co-ownership of the means of production in each one of the members of the working class in his capacity as a consumer of the goods produced by co-operative organisations. The sovereignty of the consumer is logically implied in the theory of co-operative socialism. Any society in which the consumer is sovereign, and in which the interests of consumption determine productive effort, will possess the most powerful stimulus to progress.<sup>8</sup> In such a society, as is the case in Guyana, the consumer acquires effective ownership of all the means of production, the products of which he purchases.

A definite advantage which has begun to emerge from Guyana's co-operative order is an end to the unbalanced nature of income distribution in the economy. The establishment of co-operative societies has begun to result in the disappearance of surplus values and profits which were once obtained by mass exploitation and a raving of the natural resources of the economy by large private interests.

Under co-operative socialism, the only types of unearned income are interests on moneys loaned to the State, and incomes from agriculture. Therefore unearned incomes will gradually disappear. The greatest proportion of the incomes of all the people will be derived from work.

While maintaining intact some of the monetary and economic mechanisms of the former system, a regime of co-operative socialism will have no difficulty in changing radically the distribution of the nation's wealth. Of all the socialist

systems, co-operative socialism is the only one which maintains intact the market mechanism and free movement of prices in accordance with levels of supply and demand. Thus the changeover to co-operative socialism can be effected with the utmost facility and without any adverse effect on production.<sup>9</sup>

The structure of co-operative socialism in Guyana today will lead to the abolition of the condition of wage-earner. All wage-earners will be encouraged and will expectantly be satisfied with their new status of worker-partner. Wage-earners will eventually come to understand that increases in nominal wage levels will be of no practical advantage to them and that all they gain as producers they will lose as consumers. Moreover, some of their social convictions will undergo radical change. Under the former system, they were convinced that the fruit of any extra effort on their part will only serve to make the boss richer; under co-operative socialism they have realised that any such effort will help to increase the nation's wealth, and thus their interests as consumers will increase their enthusiasm for their work. This change of social attitude is of great importance to any meaningful acceptance of the concept of co-operative socialism.

The introduction of the co-operative economic system in Guyana meant the creation of new institutions to serve the co-operative societies and it also meant new budgetary and economic plans. For these purposes a new development plan for the period 1972-1976, with emphasis on the co-operative sector, has just been formulated and a national co-operative commercial bank has been established.

Although co-operative socialism has had a positive socio-economic impact in Guyana, there have also been some limitations to the movement. There are definite legal and institutional limitations

<sup>8</sup>Ernest Poisson, *The Co-operative Republic* (Manchester: The Co-operative Union Limited, 1925), p. 84.

<sup>9</sup>B. Laverigne, "The Social Value of Co-operative Socialism: A Partnership of Consumers, Producers and the State", p. 131.

to the co-operative movement in Guyana.

A generally basic handicap is the lack of inter-co-operative relations at the national level. An outstanding feature of the co-operative movement, and the characteristic which makes it, in the strictest sense of the term, a movement, is the unremitting and many-sided effort which it devotes to carrying out the idea of association to the fullest extent. Reason suggests and practice has demonstrated that any machinery which establishes direct and systematised relations between organised producers and organised consumers brings to both parties and to the community at large, considerable economic and social advantages. Inter-co-operative relations constitute an organisation of the economic process. It also represents a simplification of the economic process by resulting in an elimination of numerous incidental expenses.<sup>10</sup>

The quantified objectives of the co-operative order in Guyana have not been carefully defined in terms of national objectives. Co-operatives as protectors of consumer interests have a special responsibility to be ahead of the private sector retail industry and should therefore be properly prepared to set quantified objectives in regard to membership, sale, profits, profitability and coverage within the area of operation and work towards achieving them. It would therefore be in the interest of the co-operative movement to ensure that all created societies and institutions are viable and of significance.

There also is a great lack of trained personnel with sufficient managerial skills to adequately run the various co-operative societies. However, significant attempts are currently being made to rectify this situation. Courses in co-operative education and training are currently being offered at the University of Guyana and the Government's Kuru-Kuru Co-operative College. But the co-operative

training and education effort should be able to cover pre-service as well as in-service courses. Of course, a much more ideal situation would be to promote mass co-operative education to encourage mass social participation in co-operative development. This means that co-operative education and training should reach the general public, which lacks accurate information about co-operation and co-operatives, and whose support would constitute an important asset for the co-operative movement's progress.

A fundamental handicap is that of inadequate statistics. This problem, however, is characteristic of most developing countries regardless of their socio-economic system. Without the necessary information, in the form of currently relevant data, it would be virtually impossible for the Government to make and implement satisfactory plans for co-operative development. The statistics that are currently available are obsolete, difficult to compare, and of questionable usefulness.

The activities of existing co-operative societies and of newly formed ones should be directed to develop new and also previously abandoned economic areas where adequate resources and support could be expected. This will aid in preventing any great proliferation of societies, and thus assist only in the formation and promotion of societies which will have a real economic impact.

There is need for more emphasis and interest to be given to rural co-operatives in Guyana. Rural development has always been neglected in Guyana. With the new development strategy aiming at making Co-operation dominant and to eventually constitute the national economic system, then rural development would have to gradually occur through strategic planning and programming of the co-operative sector.

Rural development, in very broad terms, refers to the far-reaching transformation of social and economic institutions, structures, relationships and processes

<sup>10</sup>See International Labour Organisation, *The Co-operative Movement and Present-Day Problems* (Geneva: The International Labour Office, 1955),

in any rural area. It conceives the cardinal aim of rural development not simply as agricultural and economic growth in the narrow sense, but as balanced social and economic development—including the generation of new employment; the equitable distribution of incomes; widespread improvement in health, nutrition, and housing; greatly broadened opportunities for all individuals to realise their full potential through education, and a strong voice for all the rural people in shaping the decisions and actions that affect their lives.<sup>11</sup>

Thus the rural development effort presumes active and willing participation of rural peoples in the development of their rural communities. Such participation requires that these people not only share in the distribution of the benefits of development, be they the material benefits of increased output or other benefits considered enhancing to the quality of life, but that they share also in the task of creating these benefits, and this in essence is what the co-operative movement is all about.

Finally, further research into the structure and working of co-operatives in Guyana needs to be undertaken and published in the form of working manuals, research reports, or even as policy papers. This research would provide data and useful comparisons of the operations of various co-operatives and will eventually lead to the formulation of general principles which can be used as a guide for practical action.

Research of this nature would be very valuable and could be easily undertaken by the Co-operative Ministry, the University of Guyana, the Kuru-Kuru Co-operative College, or even the co-operatives themselves.

In developing countries elaborate research surveys are usually undertaken by the government, covering either the co-

operative movement throughout the country or one of its regional or functional sections. The reports prepared on this basis often contain invaluable descriptions of how co-operation works, not in theory but in daily practice, together with penetrating criticisms and recommendations aimed at specific reforms as well as expansion of the movement as a whole.<sup>12</sup> Without such periodical re-assessments of co-operation in relation to current economic problems, carried through by the Government and afterwards translated into practical advice and action, the progress of co-operation in the developing countries would be very much slower and more hesitant than it is.<sup>13</sup>

In consideration of the fact that co-operation has evolved in a coherent manner in Guyana, and of factors of neutrality, the role of the Central Government in pursuing such research should be limited only to the financing of it, and, where absolutely necessary, to the recruiting of technical personnel for the undertaking of the research.

Basic principles apply to successful co-operative programmes in all countries, whether developed or developing. If co-operatives are successful in developed countries, certain prerequisites may be assumed to exist. In developing countries, however, it may be assumed that these prerequisites are lacking in varying degree. Their concurrent development is a must in any co-operative programme in a developing country. A strong foundation for a programme that potentially affects the economic and social well-being of a country is essential.

#### **National Co-operative Commercial Banking**

The Guyana National Co-operative Bank (GNCB) was established on February 24, 1970 and has an authorised share capital of G\$10 million divided into 100,000 shares

<sup>11</sup>See M. Yudelman, *The World Bank And Rural Development* (Washington: IBRD mimeo., 1973), pp. 6-7.

<sup>12</sup>International Labour Office, *Co-operative Administration And Management* (Geneva: International Labour Office, 1971), p. 201.

<sup>13</sup>*Ibid.*

valued at G\$100 each.<sup>14</sup> The shareholders are the Government, registered co-operative societies, registered trade unions, registered friendly societies, public corporations and any other such corporate body as may be prescribed by the Minister of Finance. The GNCB is a full-fledged commercial bank oriented towards the development of Co-operation and the national economy.

The strategy of the Bank is to induce savings so that funds may be mobilised and directed towards economic units organised as co-operatives. It is the intent of the GNCB to miniaturise the business transactions of the foreign-owned commercial banks which contribute only to the development of the private sector at the expense of the indigenous people. In Guyana, the savings of the indigenous people provide 94 per cent of the financial needs of the private sector.<sup>15</sup>

These savings deposits are held in banks whose Head Offices are either in the United States, the United Kingdom, Canada or India. It is hoped that the GNCB will now be able to divert these savings into its own vaults so that it may provide for the development of the co-operative sector, and therefore the development of Guyana.

The foreign-owned commercial banks, despite the fact they controlled the savings of the Guyanese people, have made no attempt to integrate themselves in the society and be respondent to the developmental needs of the nation. This of course, cannot be blamed entirely on the foreign banks, but rather on past development planning which never took into consideration the level and dispersal of domestic savings as an important instrument for development. As such, the foreign-owned banks were free to distribute

their holdings as they saw fit, and their lending went predominantly to the Distributive Trades which are directly or indirectly concerned mainly with the importation of goods from foreign countries.

On the other hand, the sectors that were most important to Guyana's development, such as timber, fishing, livestock and so on, received very little or no credit. The foreign-owned commercial banks were more interested in financing the Distributive Trades because it represented to them a way of holding foreign rather than local assets.

However, from 1971, after the GNCB had been properly organised and the Government of Guyana took full control of the Distributive Trades through the establishing of an External Trade Bureau, lending to Distributive Trading Firms by foreign commercial banks dropped considerably. The External Trade Bureau is responsible for the regulation of foreign trade in Guyana, and since it is Government owned and controlled, all Letters-of-Credit and Bills of Exchange are now handled by the GNCB.

The GNCB to date, has no doubt been a very successful financial institution in terms of its commitment to strengthen the co-operative movement and the national economy. Table 3 on the next page reveals the total deposits in the GNCB on a comparative basis with the rest of the commercial banking system for the period 1970-73.

In many ways the GNCB is basically a Development Savings Bank operating on sound commercial banking principles. It is a socio-economic institution providing services tailored to the actual needs of Guyana. The method of, and the need for extending the services are adapted to the culture and mental attitudes of the people which are concurrent with the principles and ideology of the reduction of foreign ownership and domination of resources vital to growth and development in Guyana.

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<sup>14</sup>Kempe R. Hope, "A Note On Co-operative Socialism In Guyana", p. 235.

<sup>15</sup>F. A. Campbell, "The Guyana National Co-operative Bank", *New Commonwealth and World Development* 2 (1971), p. 17.

TABLE 3

TOTAL DEPOSITS AND PERCENTAGE CHANGE IN DEPOSITS IN THE GNCB  
AND THE REST OF THE COMMERCIAL BANKING SYSTEM, 1970-73  
(Millions of Guyana Dollars and Percentage Changes)

Year	GNCB	% Change	Rest of Banks	% Change
1970	6.9	—	127.4	—
1971	11.8	+69.5	151.4	+18.8
1972	22.4	+89.8	182.6	+20.6
1973	32.8	+46.4	217.8	+19.3

Sources: GNCB, *Annual Report and Accounts 1972 and 1973*; and Bank of Guyana, *Annual Report 1972 and 1973*.

As mentioned earlier, the lending programme of the GNCB is geared primarily toward co-operatives. By the end of 1973 about G\$1.5 million from the GNCB's total loans went to co-operatives. Table 4 shows the distribution of loans to the various co-operatives.

About 60 per cent of all loans and advances made to co-operatives went to those in the Building and Construction industry. These co-operatives used these funds for financing their contracts. It is interesting to note that all loans made to co-operatives were almost totally unsecured. The reason for this lies in the fact that the majority of the co-operatives have little or no assets, and their members are not required to commit themselves individually or severally for the borrowing of their co-operatives.

In 1973, just four years after the GNCB was established, there was a negative percentage change in loans over

the previous year, made by the rest of the commercial banking system. Also of significance was the fact that in 1973 all of the GNCB's deficits acquired in 1972 were erased and a small surplus created.

National co-operative commercial banking has proved so far that it can provide considerable internal development in the economy. Should present trends continue, it can be expected that there will be an on-going annual increase in deposits and loans which will serve to further lessen transactions in the foreign-owned banks.

It may be worth mentioning here that some of the foreign-owned banks have already begun to sell some of their branch offices over to the GNCB. This is not surprising, but rather an anticipated result of the existence of the GNCB. As such, branches owned by foreign banks that were once profitable are no longer profitable since more and more of

TABLE 4

LOANS AND ADVANCES MADE BY THE GNCB TO CO-OPERATIVES  
BY THE END OF 1973  
(Thousands of Guyana Dollars)

Type of Co-operative	Loan Amount	Overdrawn Amount	Total	%
Financial	29.7	26.7	56.4	3.8
Building and Construction	270.6	635.3	905.9	59.9
Manufacturing	58.5	185.3	243.8	16.1
Transport	205.9	98.5	304.4	20.2
Total	546.7	945.8	1510.5	100.0

Source: GNCB, *Financing of Co-operatives* (Georgetown, Guyana: GNCB mimeograph 1973).

their customers are now transacting business with the GNCB.

### **The Future of Co-operative Socialism in Guyana**

Co-operative socialism has evolved in Guyana. Its application as a concept for change and development is still, however, being questioned. There are those who have expressed total scepticism over the entire concept and those who have adopted liberal attitudes towards its application.

Some sceptics think that Co-operation transforms itself into the elitist alternative to socialism. The liberals on the other hand have advocated some modifications which they think will make it an even more meaningful concept.

The co-operative order is currently being placed at the national level. It is intended to be adopted as a philosophy, a way of life, a working system, and to bring about the creation of a major sector for the total involvement of the masses.

The social values and the economic benefits of co-operative socialism have by far superseded those, if any, of colonialism and/or neo-colonialism. The Government and people of Guyana have realised that the ecstasy of independence has blown over and the issue is now one of a system for change and development.

The co-operative order is envisaged to take its place in every form of human activity in Guyana. It is not seen as a scheme for social welfare or for philanthropic sentiment, but rather as inspiring the whole rationale on which the lives of Guyanese people are organised.<sup>16</sup>

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<sup>16</sup>S. Field-Ridley, "The Concept of the Co-operative Republic", *Text of the Debate in the Guyana National Assembly on the Motion to Declare Guyana a Republic* (Guyana: August 29, 1969), p. 10.

Obviously co-operative socialism in Guyana will be different phenomenally since it calls upon the consumers to organise and direct social life, and even production itself, for the satisfaction of their requirements. It thus corresponds very fully to the general interest and to the ideal of a juster society.

Today's co-operatives have to function in a fast-paced, rapidly changing environment, characterised by business pressures, new marketing philosophies, and consumerism. They are therefore bound to encounter some problems. But regardless of what these problems are, there will arise a net social and economic value, given that the movement has direction and purpose.

In Guyana, the achievement of change and economic development through co-operative socialism is primarily the responsibility of co-operators, and depends on the zeal with which they exercise their rights and fulfil their obligations. Ernest Poisson in his classic study on the Co-operative Republic remarked:

"The Co-operative Republic is not a mechanical result of the existence and evolution of the present industrial system. It is the work of men. Its development and progress become also determinants of the action of co-operators."<sup>17</sup>

The co-operative movement in Guyana is growing and any further advantages to be derived and the level of development to be achieved must necessarily come through the action of men and women who are willing to make the sacrifices which are indispensable to any important or lasting reform of social and economic conditions.

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<sup>17</sup>Ernest Poisson, *The Co-operative Republic*, p. 63.



**WELCOME TO A NEW AFFILIATE—**

## **The Instituto Movilizador de Fondos Cooperativos (Argentina)**

by **Dr Leon Schujman**

As the result of a conference held in Rosario (second city of the Republic of Argentina) attended by 125 delegates from credit, consumer, electricity, transport and farm co-operatives all over the country, the *Instituto Movilizador de Fondos Cooperativos* was founded on 23rd November 1958, with a membership of 150 co-operatives from 17 provinces.

The aims of the new organisation were:

- To propagate co-operative principles;
- To create new co-operatives;

To protect the movement as a whole; and

To develop a secondary financial system to support the activities of primary credit organisations and other branches of the movement (production, consumer, etc.), at the same time helping to strengthen the co-operative resources of the whole country.

The creation of the Institute was a vital milestone in the development of the co-operative credit sector, in that in 1958 only 197 credit co-operatives were



in existence, of which 124 were in Buenos Aires, the capital; by 1966 this number had increased to 974, distributed throughout the length and breadth of the Republic. The total credit membership amounted to more than one and a half million, of which the majority were managers of medium- and small-sized businesses, traders, producers, farmers, employees, workers, housewives, professional people and teachers, and it was on this basis of human support that the movement was able to resist and overcome the obstacles encountered later.

During this period, the middle and lower levels of Argentinian enterprise had little financial security, as investment was mainly absorbed by the larger scale enterprises, many of them of foreign monopolistic origin. Usury increased, to the detriment of national development. Thus it was logical that existing credit co-operatives should expand their operations, and that many more similar groups should be created. Simultaneously an interesting development took place: the classical passbook (*libreta de ahorro*)

issued by credit organisations was replaced by the issue of "withdrawal vouchers" (*recibos de retiro*), and these vouchers were gradually replaced by "Order to pay" (*ordenes de pago*), or cheques, as in ordinary banking institutions. The creation of open accounts attracted a new flow of capital to the co-operative credit institutions, and the co-operatives were able to provide credit at a cost lower than that of the savings accounts, thus enabling co-operatives to increase their economic potential and to develop their membership, work and growth.

The presence of a dynamic secondary credit organisation like the Instituto, comprising in its membership all primary groups, facilitated speedy development, and an increasing number of regional branches were founded in all parts of the country (Buenos Aires, Santa Fe, Tucuman, Cordoba, Entre Rios) to carry out credit operations. The "cheques" circulated freely, and the Clearing House (*Camara compensadora de valores*) became a useful tool to increase their flow, providing a financial service at

*Partial view of the celebration of the International Co-operative Day (1st July 1973), Luna Park, Buenos Aires.*



low cost which proved extremely popular.

The Instituto's success explains the later restrictive anti-co-operative measures enforced by the "*Banco Central de la Republica Argentina*", encouraged by the country's financial monopoly sectors, which limited co-operative credit operations to such an extent that in 1964 the open account service was virtually closed down. The mobilisation of massive co-operative protests decided the government on suspending these measures. Nevertheless, in June 1966, with the disruption of the constitution, the military government found this an excellent opportunity to enforce the restrictive regulations, together with others equally to the financial disadvantage of co-operatives, aimed at the destruction of co-operation as a financial power, limiting its development, and turning it into an appendage of the country's banking system. The decision resulted in the impoverishment of the middle and working classes, and increased profits for a privileged minority and for the multi-national undertakings operating in the country.

The 974 credit co-operatives functioning in 1966 were reduced to 450; at the same time the number of banks increased from 1,727 to 2,320 in 1971. Nevertheless the Instituto Movilizador de Fondos Cooperativos, whose financial operations had been abruptly and drastically cut, managed in three years to recover the loans granted to co-operatives and to return the total sum of deposits amounting to more than 4,200 million pesos *moneda nacional* (42 million new pesos), a historical event without precedent in the financial annals of the country. This achievement increased the sense of cohesion and identification by co-operatives with the Institute, which continued to fulfil its statutory aims, giving technical assistance, organising training seminars and providing an external audit system, promoting integration among the different branches of the movement, setting up an inter-co-operative credit assistance scheme,

and worthily defending its associates *vis-à-vis* government authorities. Backed by the secondary organisation, the credit co-operatives continued to fight to overcome their difficulties, maintained their original claims, chief among them being the endorsement of the "cheques" formerly prohibited by the Banco Central ruling. As a result of this tenacious and coordinated fight, the movement obtained most of its demands (the first was the endorsement of the "cheque"), as the country settled down to the assumption of power by a government legally elected by the people in 1973.

The recent nationalisation of the deposits guarantee is another instrument which can help to reverse the concentration of credit and its unjust distribution. It will be necessary to set up special arrangements for loans and discounts, and to authorise the foundation of new co-operatives which can make their specific contribution, sometimes very great, to the development of the Argentinian national economy.

In October 1972, the Instituto Movilizador set up an Accounting Centre, already linked to 100 co-operatives and with approximately 80,000 daily operations. It also runs an Audit Department, staffed by professionals whose knowledge helps in the control and development of the movement.

The Institute publicises its activities in a fortnightly paper, *Accion*, 60,000 copies of which are sent direct to subscribers.

The functions of the Instituto Movilizador de Fondos Cooperativos go far beyond its statutory financial obligations, with invaluable socio-cultural results. Through its co-operatives it finances public works of all kinds. Other important aspects are the granting of special loans to sports clubs, to organisations providing cultural, service and other facilities for the benefit of the public (including the establishment of small businesses), not to mention its joint liability in the face of



*Strong contingents of youth joined under the Co-operative banner in the International Co-operative Day celebrations led by the Instituto Movilizador de Fondos Cooperativos on 1st July 1973.*

natural phenomena such as floods, hail, cyclones, drought, etc.

In the cultural field, co-operatives constantly work towards improving the cultural and educational level of their members. In this connection should be mentioned the creation in October 1973 of the Co-operative Institute (Instituto de la Cooperacion-Fundacion Educacional) to promote, carry out and stimulate co-

operative education and training, as well as studies and research towards the advance and spreading of co-operative doctrine. Its programme includes the development of advanced courses for managers and accountants, regional seminars, mobile schools and lectures, issuing of books and various publications, and the granting of scholarships and fellowships in the Argentine and abroad.

# Book Reviews

## The Story of CIS Ltd— Co-operative Insurance Services

by Ian McPherson (Obtainable from CIS, 1920 College Avenue, Regina, Sask., Canada)

A co-operator himself, as well as a teacher of history at the University of Winnipeg, the choice of Ian MacPherson as chronicler of this short history of the Canadian Co-operative Insurance Services was an excellent one. He rightly stresses the place of co-operative insurance as a key partner in the expansion of a country's co-operative movement, and in this Canada provides a good example. By the 1930s, Canadian co-operative growth was marked by the emergence of strong economic forces, such as the United Grain Growers, the Wheat Pools, the creation of Credit Unions, the wholesale organisations of the prairies and the fishing co-operatives on both coasts, which played an ever-growing role in the economic and social structure of Canada.

Canada's Co-operative Movement has always been deeply rooted in the agrarian communities, and farmers early developed so-called "mutuals", run like co-operatives, aimed at protecting local, rather than national, farmers' interests. However, Canadian co-operative leaders soon realised the need for extensive insurance and capital for co-operatives all over the country, and this pointed to an immense potential for a co-operatively orientated insurance company.

A committee was set up to survey the situation, and in 1935 it recommended the development of a co-operative life insurance programme, but the economic depression intervened, followed by the outbreak of World War II, and it was not until 15th May 1945 that *Co-operative Life*, an insurance company for Saskatchewan, was incorporated, thereby creating a new co-operative economic force.

The object of co-operative insurance could not be better described than it was in 1946 by one of its agents reporting a District Manager's meeting:

"... The main topic under discussion was not how to further the remuneration of the insurance salesman, but how to supply a social need in the best and most conscientious manner. We have men who are, most of all, concerned with the building of a new order of society, based not on individual

remuneration, but for the good of mankind as a whole. . . . The main purpose is to provide the most insurance—to the greatest number—for the least money, and thereby give us some measure of security in this capitalistic world of insecurity. . . . We will help to build a world where the common man takes his rightful place and shares equally in building a society based on the brotherhood of man. We will help to build a Co-operative life insurance company that will be the leader in the insurance field and stand up against the pressure that can be brought to bear by organised finance."

It was that spirit that made Co-operative Life a national company, and offices opened in Alberta, Ontario, Manitoba, British Columbia, and other parts of Canada. At the international level, CIS, formed in 1963 as a holding company, started to play a significant role with the election in 1963 of Lloyd Matheson to the Executive of the Insurance Committee of the International Co-operative Alliance, strengthening even further the existing commitment of Canadian co-operative insurance to reinsurance treaties with co-operative insurance companies abroad.

Also from CIS in Regina came Breen Melvin as a member of the ICA Central Committee and Executive in 1967. Both Breen Melvin and Lloyd Matheson represented their companies and the Canadian Co-operative Movement at many meetings throughout the world, resulting in world-wide co-operative insurance contacts which both benefited the Regina offices and Canada itself and resulted in Canada contributing to the development of similar co-operative enterprises in the Third World.

The story of CIS is a fascinating document, stressing the socio-economic development of a young nation, and is an acknowledgment of the tenacity and greatness of character of the ordinary people there, as well as the achievement of the Co-operative Movement in that country. In the even harsher world of the '70s this booklet is a "must"—not only to read but to act on. Times have changed, but people of character such as those who created this testimony to co-operative achievement, can be found all over the world and if, like the Canadian co-operators, they can remain true to the Co-operative Principles, and can co-operate with each other, then success is still possible.—J.H.O.

## Readings in Co-operative Housing

*International Co-operative Alliance*  
*Regional Office, New Delhi*  
*Allied Publishers*  
*New Delhi Rs 20-00*

The lack of adequate shelter is (some of the Scandinavian countries excepted) a universal situation. To alleviate the problem, various co-operative methods, from simple self-help endeavours of neighbours helping neighbours physically build their own homes, to complex corporate undertakings involving hundreds of millions of dollars and producing in one complex homes for tens of thousands of people, have been tried in urban, suburban and rural areas of many nations.

Historically shelter, while considered one of man's basic necessities, has been largely a private matter with the many (called tenants) dependent upon the few (called landlords) for their shelter. The few owned the land, and for a profit were willing to lease space on their property to shelter those who could not afford their own land. Ownership of a plot of land which could be used for a shelter became a common aspiration for most people the world over. Relatively few of the world's population can attain their dream of achieving the status of home-owners.

The scarcity of an adequate supply of decent housing, together with an ever increasing population, often coupled with the greed of those who own property, has escalated what was a serious housing situation to crisis proportions, even in affluent nations. Large areas of major cities the world over have become slums unfit for human habitation. Yet because of the shortage of decent shelter, these slums are often valuable income-producing properties for their owners. The slums of the great cities unfortunately are matched by inadequate shelter in rural areas. As millions have fled the cities to the suburbs in search of better housing, these areas too are facing serious problems and many say the suburbs will become the slums of the future.

Only relatively recently in the present century has the status of nations' housing situations become recognised as an important social (and often political) question involving governments at all levels. Large numbers of institutions have also become interested and involved in housing and in the future of cities and local communities, as well as in rural

localities. Housing is no longer a matter exclusively between tenants and landlords or between individual home-owners and the financial institutions which provide mortgages. In some countries for more than a half-century co-operatives have become a means for providing people with decent homes at reasonable cost, and a form of home ownership which is an effective alternate to private and public ownership.

In its 1974 statistical report, the ICA states that there are nearly 46,000 co-operative housing societies with more than eight million members. The readers of the Review know there is an International Co-operative Housing Development Association comprising members from many nations. The present world-wide inflation, plus the fact that even in more normal economic periods most workers cannot afford private home ownership, makes the increasing trend toward co-operative housing almost a certainty to continue and expand in the future.

Late in 1970, delegates from ten Far East nations and with observers from all over the world in attendance held a three weeks' seminar in Kuala Lumpur and in Penang on The Development of Co-operative Housing in South-East Asia. The seminar was sponsored by the ICA and its International Co-operative Housing Committee and the Co-operative Union of Malaysia. From the seminar has come recently "Readings In Co-operative Housing", a 155-page book of considerable value.

This book consists of nine of the principle papers delivered and discussed at the meeting and a summary of the conference. Considered individually or collectively, these papers can be of value and assistance to those interested or concerned with the development of co-operative housing in the future.

The scope of the papers provide a comprehensive study on such facets as planning, organisation, financing, building and operations of housing co-operatives in urban and rural areas. As the development of co-operative housing expands in areas where it is unknown, this book should provide helpful guidelines for those who wish to promote co-operation as one practical means for attaining co-operative home ownership.

Donald Martin

## THE INTERNATIONAL CO-OPERATIVE ALLIANCE

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

Director: Dr. S. K. Saxena

**Regional Office and Education Centre  
for South-East Asia**

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

Regional Director: Mr P. E. Weeraman

**Regional Office for  
East and Central Africa**

PO Box 946, Moshi, Tanzania.  
Tel: 2616

Regional Director: Mr Dan Nyanjom

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## Affiliated Organisations

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

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

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

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

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

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

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

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

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

Membership (1972): 582,000; turnover: retail trade: Sch. 8,724 mill. (thereof consumers' societies: Sch. 7,466 mill.; department stores: Sch. 1,203 mill.; other retail trade: Sch. 55 mill.); wholesale society (G.Ö.C.): Sch. 3,394 mill.; own production: consumers' societies: Sch. 1,064 mill.; G.Ö.C. and subsidiaries: Sch. 580 mill.

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

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

Österreichischer Raiffeisenverband, *Seilergasse 16 Vienna 1*. Tel. 52-69-34.

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

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

Affiliated consumers' societies: 21; membership: 300,000; turnover (1968): Frs. 4,180 mill.; shops: 1,409; Wholesale society turnover (1968): Frs. 1,272 mill.

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

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111.426; Capital in force 31.12.73 (inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

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

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

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

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

Inspection Général des Services Agricoles, Service de la coopération *.33 rue de Sélys. 4370 Waremmé*.

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

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

**Bulgaria:** Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 7-83-11; 8-03-11.

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

**Canada:** Co-operative Union of Canada, *111 Sparks Street, KIP 585 Ottawa 4, Ont.* Tel. 232-9657.

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

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

**Ceylon:** See "Sri Lanka".

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 229; membership: 592,000; wholesale turnover: Fmk. 3,104.2 mill.; own production of S.O.K.: Fmk. 438.1 mill.

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

Affiliated societies (1973): 229; membership: 592,000; turnover of societies: Fmk. 4,664.4 mill.; total production of affiliated societies: Fmk. 59.2 mill.

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

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

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

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

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

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

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

**France:** Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *89 rue la Boétie, 75008 Paris*. Tel. 225-99-98.

Affiliated societies (1970): 315; membership: 3,400,000; shops: 8,300; turnover: NF. 6,100 mill.

Société Générale des Coopératives de Consommation, *61 rue Boissiere, 75016 Paris*. Tel. 553-88-22.

Confédération Générale des Sociétés Coopératives Ouvrières de Production, *88 rue de Courcelles, 75008 Paris*. Tel. 622-07-81/2.

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

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

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

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

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

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

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

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

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

Co op Zentrale A.G., *Besenbinderhof 43, (2) Hamburg 1.* Tel. 284-4310. Total turnover incl. subsidiaries (1969): D.M. 2,462 milliards.

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

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

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

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

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

**Greece:** Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, *2 Kefallinias Street, Athens 802.*

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

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

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

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

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

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

**Iceland:** Samband Isl. Samvinnufélaga, P.O. Box 180, Samband House, Reykjavik. Tel. 17080.

**India:** National Co-operative Union of India, B-125, Sarvodaya Enclave, New Delhi Tel. 110017.

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

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

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

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

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

**Irish Republic:** Irish Agricultural Organisation Society Ltd., *The Plunkett House, 84 Merrion Square, Dublin 2.* Tel. 64783/4-6.

National Organising and Advisory Body for Agricultural Co-operatives. Affiliated organisations: 341; membership: 162,249; turnover (1971): £335,014,154.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 720; membership: 430,000; turnover of local societies: N.Cr. 3,900 mill.; of NKL N.Cr 1,500 mill.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Portugal:** UNICOOPE - *Avenida da Boavista, 3292 Porto.*

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

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

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

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

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

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

**Sweden:** Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. International: 46-8-449560; National: 08-44-90-60.

Affiliated retail societies (1972): 210; membership: 1.7 mill.; total turnover of consumer societies: Kr. 9,211 mill.; turnover of K.F.: Kr. 7,387 mill. (thereof Kr. 5,044 correspond to affiliated consumer societies); K.F.'s own production: Kr. 3,489 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,124 mill.; of affiliated consumer societies: Kr. 1,271 mill.

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

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

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

Folksam Insurance Group, *Folksam Building, Stockholm 20.* Tel. 22-01-00.

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

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

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

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

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

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

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

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

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

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

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

# Review of INTERNATIONAL CO-OPERATION

The official Organ of the International Co-operative Alliance

*Editor:* J. H. Ollman

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**Vol 68 No 3**

**1975**

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The ICA is not responsible for opinions expressed in signed articles

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**Editorial and Administrative Office:**  
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# 53rd International



Dear Co-operators,

For some years past there has been considerable discussion in the meetings of the ICA Authorities about the nature of the ICA Declaration. It has been pointed out, time and again, that in order to meet the convenience of member organisations throughout the world, the structure of the Declaration should be kept as flexible as possible.

I have, as a result of these discussions, featured some points which we consider to be particularly important, and which you may wish to highlight within the context of your own Co-operative Movement on the occasion of the 53rd International Co-operative Day.

I wish your celebrations every success, and would be glad to hear from you about your function.

With Co-operative greetings,

Yours sincerely,

S. K. SAXENA  
Director, ICA

**Saturday  
5th July  
1975**

# Co-operative Day

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## Declaration of the ICA

The International Co-operative Alliance, which celebrates its 80th Anniversary this year, greets its affiliated organisations representing over 321 million members in 63 countries on the occasion of the 53rd International Co-operative Day and would like to emphasize the following subjects which are of particular concern to the International Co-operative Movement at this time.

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**PEACE** Peace continues to remain the most important problem of our time, and the Alliance asks you to do everything in your power to bring increasing influence to bear on your government to support more strongly the initiatives of the United Nations for settlement of all disputes by negotiation.

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**INTERNATIONAL WOMEN'S YEAR** We have welcomed warmly the United Nations decision to designate 1975 as International Women's Year. We ask our member organisations to work for full integration of women in the activities and aspirations of the Co-operative Movement on a basis of equality.

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**YOUTH** ICA's Central Committee will discuss the role of Youth in the Co-operative Movement in Stockholm this year. Every social and economic movement, including the Co-operative Movement, must make deliberate efforts to reinforce its ideas and vitality by involving Youth at every stage in the work of the Movement.

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**WORLD FOOD SITUATION** The world food situation continues to be grave and the recommendations of the World Food Conference last year will need strong support from co-operative organisations throughout the world. Co-operatives have a vital contribution to make, especially in production, marketing and distribution of food. We urge Co-operative Movements to redouble their efforts in these fields.

# ICA World Membership

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## EUROPE

Austria	2,358,713
Belgium	2,020,014
Bulgaria	3,229,300
Czechoslovakia	3,896,904
Denmark	1,454,179
Finland	1,867,169
France	9,863,335
German Democratic Rep.	4,149,015
Germany, Fed. Rep. of	8,842,567
Hungary	3,795,904
Iceland	39,128
Ireland	160,175
Italy	4,054,932
Malta	785
Netherlands	358,643
Norway	804,897
Poland	9,241,003
Portugal	70,000
Romania	13,464,995
Sweden	3,901,937
Switzerland	897,054
Turkey	2,549,610
United Kingdom	11,040,804
USSR	62,000,000
Yugoslavia	1,506,000

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151,567,063

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## AFRICA

Algeria	5,054
Cameroon	35,554
Gambia	40,000
Kenya	470,154
Mauritius	31,031
Nigeria	243,585
Tanzania	1,002,238
Uganda	791,922
Zambia	48,052

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2,667,590

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## ASIA

Bangladesh	3,419,080
Cyprus	236,595
India	65,210,142
Indonesia	8,492,197
Iran	2,204,161
Israel	699,090
Japan	13,341,999
Jordan	7,837
Korea	2,336,189
Lebanon	2,093
Malaysia	822,161
Pakistan	1,631,965
Philippines	417,727
Singapore	63,377
Sri Lanka	1,905,184
Thailand	609,835

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101,399,632

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## AMERICA

Argentina	3,833,295
Canada	9,294,437
Chile	271,531
Colombia	134,264
Guyana	26,985
Haiti	170
Jamaica	109,761
USA	49,196,742
Uruguay	149,326

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63,016,151

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## OCEANIA

Australia	2,839,704
Fiji	35,765

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2,875,469

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# Summary of Statistics

Type of Society						Number of Societies	Number of Members
Agricultural	..	..	..	..	..	199,576	61,624,744
Consumer	..	..	..	..	..	63,088	124,459,697
Credit	..	..	..	..	..	268,463	97,277,632
Fishery	..	..	..	..	..	11,896	1,755,259
Housing	..	..	..	..	..	51,430	9,500,588
Productive	..	..	..	..	..	40,490	4,565,936
Miscellaneous	..	..	..	..	..	22,782	22,342,409
<b>Total Number of Societies</b>	..	..	..	..	..	..	657,815
<b>Total Annual Turnover</b>	..	..	..	..	..	..	£105,661,888
<b>Total Number of Members</b>	..	..	..	..	..	..	321,526,265



*(Photo: ILO)*

## **First Open World Conference on Co-operative Fisheries**

This conference is part of the programme of the ICA's Co-operative Development Decade, designed as a contribution to the UN Second Development Decade. The ICA feels that this Open World Conference on Co-operative Fisheries will provide a valuable forum for the exchange of information and techniques and give valuable guide lines for an action programme concerned with protecting resources, increasing production and modernising methods and management.

**Tokyo, Japan**

**29th September - 4th October 1975**



The first Open World Conference on Co-operative Fisheries will be held from 29th September to 4th October in Tokyo and will be sponsored by the International Co-operative Alliance and hosted by the National Federation of Fisheries Co-operative Associations of Japan.

Within the context of the present world food crisis, the Conference assumes a special urgency. The UN World Population Conference in Romania in 1974 drew attention to the fact that the world population will have doubled by the end of the century, thus increasing the pressure on the demand for food which can be met only when higher food production is achieved. The World Food Conference held in Rome, November 1974, stressed the importance of fisheries. The governments were urged through participation in co-operative programmes and other means to improve the utilisation of fish catches, to examine urgently the possibilities of increasing production either through increased fishing of those species which are presently underexploited, or through the further development of aquaculture. All countries were requested to co-operate in the rational management of fish stocks. Moreover, the expansion of fishery production will contribute significantly to increasing the supply of protein and co-operative fisheries have an important role in this process in both advanced and developing countries.

The main subjects to be discussed will be:

- I Fisheries Production and protection of resources
- II Marketing and Processing of fish
- III Modernisation of the Co-operative Fisheries Industry
- IV Fisheries Co-operatives
- V Case Studies in Developing Countries
- VI Technical Assistance for the Development of Fisheries Co-operatives in Developing Countries

Optional tours or visits to co-operative fisheries will also be arranged.

\* \* \* \* \*

All enquiries and correspondence related to attendance and to the organisation of the Conference should be sent to:

Dr Z. Juchniewicz,  
International Co-operative Alliance,  
11 Upper Grosvenor Street  
London W1X 9PA  
Telephone: 01-499 5991    Telegrams: Interallia London

or to:

Mr. T. Seki  
The National Federation of Fisheries Co-operative Associations (ZENGYOREN)  
Co-op Building,  
1-1-12 Uchikanda,  
Chiyoda-ku  
Tokyo 101  
Japan  
Telex: Zengyo J. Tokyo 222-6234    Telegrams: Nafdefish Tokyo



## The Development of Co-operation among Canadian Eskimos and Indians

by Aleksandrs Sprudz

Fourteen years ago I was appointed to the position of Co-operative Development Officer here in Canada. The statement of my duties was not basically different from the duties I had a number of years before, when I was with the co-operative movement in my native Latvia. I was expected:

“to be responsible for the development of co-operatives and credit unions, to instruct and advise the elected and appointed officials of co-operatives and credit unions in their duties and to assist in organisational and administrative problems of co-operatives; to set up and supervise educational programmes for members of co-operatives and for local participants in community projects with the objective of co-operative organization and development; to assess community projects to ascertain their feasibility for economic co-operative development; to advise the Administration on technical matters related to co-operative development generally.”

What was different was the fact that my new employer now was not a co-operative organisation but the Government of Canada, and that these duties were to be carried out in the Canadian

North. More important and unusual—it was to be among Eskimos\* and Indians, who up to that time were people with very limited contact with the rest of Canada and the outside world.

One of the basic aims of Government activities in the North was the development of economically, socially and politically strong entities where the people were running their own affairs and standing on their own feet. Some of the objectives of the Co-operative Development Programme therefore were:

- through promotion of co-operative ownership and enterprise to provide one means of encouraging people to participate directly and fully in the economic development of the North;
- to provide educational programmes for co-operative membership, management and executive in order to improve understanding of the corporate body, its relationship to the outside, their own roles and to help to raise the level of

\*The people generally known as “Eskimos” actually call themselves “Inuits”, (“the people” — in their own language).

general and technical knowledge and the economic efficiency.

It is often stated that an idea for a co-operative must come from the people—the prospective members themselves. Undoubtedly, this is a valid statement, as long as it concerns people who have already had an opportunity to learn about the existence of such a concept. One can express an interest or show a desire in something only if one has been exposed to it, or at least been told about it. For decades, because of their physical, political and social isolation the Eskimos had been left in absolute ignorance about most things common to the Canadian way of life, co-operatives included.

In other words, we had to deal with developing people, with communities,

sometimes only in formative stages, which were not even “economies” yet. That is to say—they did not have structures, attitudes, habits, nor even rudimentary knowledge and skills needed as prerequisites for economic development.

Ordinarily, development and co-operative education work is based on some minimal basic knowledge the people involved have been able to accumulate through education, observations and exposure to transactions in a business world. In this case the beginning was to be made almost at a zero point by first creating a certain level of general knowledge, which then would serve as a foundation for a build-up of co-operative knowledge. One had to introduce and find a way to explain numerous simple terms and meanings which are common in our day-

*Arctic Char ready for co-operative marketing. (Photo: National Film Board of Canada)*



to-day language but absolutely alien to the people one was dealing with. This was further complicated by absence of corresponding or even related words in their language.

The statement of new duties did call for the experiences already accumulated. It was obvious that here too the co-operative education and training effort was to be aimed at three common target groups:

**Primary Target**

- membership
- established or prospective Board of Directors
- managers and staff
- interested outsiders and the youth;

**Secondary Target**

- managerial officials, supervisory staff and field officers of government and other agencies concerned with co-operative development;

**Fringe Target**

- all others who may have a direct or indirect impact on co-operative programmes.

However, it was obvious that the carrying out of these duties now called for different tactics, processes and approaches. One had to have an understanding of and patience with a no-knowledge situation, an appreciation for a different culture and level of sophistication; one had to willingly re-learn, re-train and readjust.

It should be recognised that no development can progress faster than the availability of skills and present understanding permits. Pure acquisition of bare knowledge alone does not help. It has to be a combination of all these components and the attitude brought into the everyday life of the individual involved, and the best way to achieve it is by doing, by actually becoming involved in the activity. According to our experience in the Arctic, the best preparatory way when dealing with the people at a pre-economic stage is the project approach.

It involves first a survey of local natural and human resources, preferred activities, available skills as well as the needs and desires of the designated community. The survey is followed by an assessment of possible economic activities. Then the planned proposals to carry out a particular activity under the government sponsorship (*eg* fishery, sealing, logging, handicraft, etc.) are presented to the community concerned for acceptance or rejection. In view of so much unknown at that stage and with the feasibility of the project not yet proven, the financial responsibility for the experimental phase is best left with the Government. Direct subsidisation at later stages tends to slow down the adoption of the activity by the group as their own direct responsibility and a more extensive and longer educational effort is needed to overcome this tardiness.

This project approach gives an opportunity to determine the feasibility and economic viability of the activity handled, iron out possible problems and find the best support arrangements if needed; in other words, establish the physical structure. Equally important from a development point of view, this project approach—now also called the persuasive education approach—provides the people involved with an opportunity to acquire new skills, upgrade existing ones, to learn about new internal group relationships, to begin to form work habits and attitudes and to accept previously unknown purposes. The experimental phase is also to be used to identify potential leaders and managers and introduce them to the rudiments of an organisation (*eg* organising meetings). This is also the time when the idea of a business enterprise, especially that of a co-operative, is introduced and systematically explained, not in isolation but in relation to other institutions and organisations. When finally the people are given an opportunity to decide what to do with the project activity in the future, there has usually already



An Eskimo co-operative handicraft store (handicraft products are also exported)

developed a core of participants who have a fairly sound grasp of what is involved. They are the backbone of the project and the foundation for further efforts if the group continues the activity as its own.

The timetable of this human development, however, is completely in the people's own hands. To ensure success speed occasionally has to be sacrificed; if this is not done when required, the resulting "convenience vehicle" is a source of difficulties for a long time to come. This has been proved by bitter experience.

It should be added that on occasions when the circumstances are favourable, (for example the Northern people have been involved already in well established activities such as carving, fur

handling and running small community supply stores, and/or there has been a resident person available as a change agent—a missionary priest, minister, etc.) a customary, direct approach to create a co-operative has been used.

When looking for a decision by a group of Eskimos, one has to watch that the decision made is a genuine one, accurately reflecting the wishes of the group. Due to an inclination of Eskimos to please the white man, the decision may otherwise be tailored to what the Eskimos believe to be the white man's wishes. To avoid that, one has to recognise the real opinion makers behind the "ambassadors", engage them in discussions and present the problem in such a way that



the group has no choice but to come up with its own opinions and decisions.

Experience with the Indians often presents the opposite case—they are suspicious of the purpose (“what is in it for the white man?”) and they are sometimes resentful that they have to turn to a white man for advice.

In our programme, once a co-operative had been decided upon as the vehicle for the group’s purpose, immediate educational and training efforts in the North were concentrated on the newly elected Board of Directors, and the manager and staff of the co-operative. In both cases it initially involved education and on-the-job training. To understand the novelty of the situation, one has to remember that the elected leaders had almost never had any previous experience in the external decision-making process, their formal education, if any, had been minimal, and if anyone had had exposure to the outside world, it had most likely been through the window of the TB Sanatorium in the South. Their cultural background had provided them only with an experience of domestic authority within the camp, exercised in a muted fashion by arriving at consensus among the kinship group.

On the other hand, the selection of co-op staff, particularly at the beginning of the programme, was governed not by the suitability of a candidate, but simply by the availability of a person in the community with some knowledge of English and mathematics. Both the Directors and the staff needed a large amount of technical and managerial assistance.

In working with a group whose language and culture is different, the first thing one has to develop is a certain technique of how to use the services of an available interpreter. The basic principle of that technique, and some guarantee of success, is to consider the interpreter as an active co-worker, not a translation machine.

*Left: An Eskimo carving in the making.*

One has to be constantly aware of the language and terminology one uses and the manners of speech. The degree of sophistication of the audience, not of the speaker, should determine the style of the presentation or discussions. Admittedly, this is not an easy task, but it is an absolute necessity. (Someone once said “big men use little words, little men use big words”.) An important aspect in educational work with people of different cultures is to use appropriate examples from their own culture to illustrate or describe a particular term or activity which otherwise may remain to them abstract and badly understood (*eg* team work—a dog team, shares—snow blocks in an igloo, interest—borrowed bitch and pups, majority rule—decision on travel direction, etc.). However, one has to be careful not to overdo this, because some comparisons may not be acceptable or can be misunderstood. One also has to be careful to avoid being vague, particularly in what can be interpreted as a promise. It is much better to admit not knowing something than to lose people’s confidence by not fulfilling promises.

An important factor is to organise education and training activities in such a way that they do not interfere with regular activities of a local church or other institution already established there. A new organisation should be launched in the most favourable climate possible.

In the Iowa State University study (May, 1972) on educational programming for co-operatives the following statement was made:

“for sometime people have talked about ‘horse and buggy’ education for co-operative leadership in a jet age.”

In dealing with developing people it seems there is an occasional tendency to apply “jet age” techniques and measures to the people just leaving the “stone age”, a tendency to use dollars and cents as the only development tool or merely to transplant what has been found useful in our own society without much regard to



A neighbourly chat in the local co-operative store (Whale Cove)

different cultures and environments. An effort has been made to avoid such an approach in the Canadian North. Furthermore, some of the traditional aspects have been respected as much as possible. And yet, one has to face the question when planning further activities in the education and training field—are the native co-operatives just some kind of “delayed units” of a society in which our own values, standards, traditions, habits and techniques should be hammered at until they are fully accepted, or should they be developed as a combination of

values from two worlds? Answers do not come easily, but can these questions be ignored?

Over the years the Northern co-operative education and training programme gradually moved from the initial on-the-job training to follow-up courses at the Canadian Co-operative College or to similar ones organised locally by the College personnel, to national, regional and local conferences and directors’ workshops. Even business and co-operative appreciation courses for whole communities were conducted with the involve-



ment of Eskimo instructors. Suitable literature, slides, tapes, radio news, news bulletins, films, etc. were created as tools to help in this work aimed at the primary target of the education programme. By the tenth anniversary (1969) of the establishment of the first co-operative in the Canadian North, the pattern developed into a basic structure for a progressive, regular tri-level educational programme for meeting the needs of members, management and staff.

The educational efforts aimed at the programme's secondary (government officials and other agencies concerned) and fringe targets (educational authorities, teachers, ministers of religion, news media, etc.) were concentrated on ensuring the recognition and protection of the rights of co-operatives, increasing people's awareness of co-operatives and creation of a favourable climate for their existence.

How effective are our efforts? In a

given situation a counter question could be asked—according to whose yardstick?

The interest of organisations and other government agencies here and around the globe, and favourable comments by academics, administrators and other observers tend to indicate some measure of achievement.

The real judges, however, should be the people at whom the primary efforts have been aimed. Acceptance of and dedicated involvement with co-ops by a good many native people seem to speak in favour. And when, in addition to these observances, I read a few years ago in a year book of a large northern vocational school the statements of several students from different locations that their goal in the future was to become a manager of a co-operative in their own communities, it was an indication to me that co-operatives had really arrived on the northern scene.

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# Recent Changes in the Ghanaian Co-operative Movement

by **Tim Rose**

Tim Rose is a PhD candidate in political economy in the Department of Political Science, University of Wisconsin, Madison, Wisconsin, USA. He was formerly a research affiliate with the Department of Political Science, University of Ghana, working in the Co-operative field – *Ed.*

The years from 1966 to 1972 were years of both euphoria and hardship for the cocoa marketing co-operatives of Ghana. They were euphoric in that they marked the return of co-operatives to cocoa marketing following the 1961 suspension of their cocoa marketing activities and the seizure of their assets by the Nkrumah government. These years were also a period of hardship for it was a time of financial problems, government neglect, organisational disarray, difficulty in retrieving seized assets, and growing membership disinterest in the face of mounting problems.

However, the Association is beginning to stand on its own financially after six years of financial uncertainty and mismanagement. The Ghana Co-operative Marketing Association (GCMA) is stronger than it has been, financially and organisationally, since the 1966–67 cocoa season. The Association's new strength is a product of the efforts of the young and energetic staff of the GCMA under the guidance of Major Dan Oduro. The staff has tackled the problems facing the Association, its unions and its societies. They have retrenched where necessary and have tightened their financial belts. They have strengthened their controls over the organisation's operations, particularly the



Headquarters of the Ghana Co-operative Movement, home of the Ghana Co-operative Council, the Ghana Co-operative Marketing Association and the Ghana Co-operative Board.

operations of the societies and unions. They are reintroducing membership participation in decision-making and strengthening committee supervision over the internal operations of the local societies and unions.

The Ghana Co-operative Council, the apex organisation for the movement, under the inspired leadership of Mr. B. K. Senkyire, has taken a new and decisive lead in promoting co-operation in Ghana. Through the efforts of the Council and Mr. Senkyire personally the movement has been winning new supporters from all social, economic and political sectors of society. The Council has expanded the movement to include more activities within the agricultural sector: fishermen have been organised into fish-marketing societies; grain growers have their own

co-operative association, as do egg and poultry and pig farmers. Other produce is marketed by the movement, including foodstuffs, shea-nuts, copra, ginger, and shallots. The Council has also expanded co-operative activities into the urban economic sector. The movement's urban co-operative activities include a consumer co-operative movement and a thriving thrift and credit movement. Nascent co-operative societies are springing up among a host of urban craftsmen and services including builders, weavers, bakers, restaurant owners, tailors, and butchers. A particularly promising wing of the co-operative movement is the Transport Co-operative Association under the ardent leadership of Mr. Enyonam Adjozi. The Transport Co-operative Association recently organised a new co-operative taxi-cab service in the capital city of Accra to assist in relieving the rising costs and availability of transport for transport owners and users alike.

The Ghana Co-operative Council has also organised the first Co-operative Congress in the history of the Ghanaian co-operative movement.

Delegates from every wing of the co-operative movement met in Kumasi in September, 1973, to debate the issues confronting the movement and to make policy decisions for the future of the movement. I attended the Congress along with observers from the Danish and the Soviet co-operative movements. The Congress was impressive. The co-mingling of co-operators from all sectors of the economy impressed me and the participant co-operators alike, many of whom were long time co-operators but who had never seen nor realised that such a large and diverse co-operative movement existed in Ghana. A spirit of forthrightness, courage, and independence was exhibited at the Congress.

The Congress was followed up by an equally impressive event, the celebration of International Co-operative Day held on the 6th July, 1974, at

the Ghana State House. The delegates, representing every wing of the movement, were resplendent in clothing made from the official Ghana Co-operative Council cloth. The highlight of the celebration was the address to the co-operators by the Head of State and Chairman of the National Redemption Council, Colonel I. K. Acheampong. The Head of State proclaimed his support for the movement and made known his vision of a new Ghana based on the principles of co-operation. The Head of State told the gathering:

"You, the Co-operators, are the key to the new Ghana of my vision. For you combine within your fold, the worker as well as farmer, the intellectual as well as the factory hand, the city dweller as well as the rural farmer.

"No other organisation can provide your perspective and none has the scope you have to change the structure of our society, eliminate the conflicts and injustices, and replace them with the unity of effort, which alone can promote the wellbeing of all the people."

#### **GHANA CO-OPERATIVE MARKETING ASSOCIATION: 1972 TO THE PRESENT**

The backbone of the Ghana co-operative movement, financially, commercially, and membership-wise, is still the produce marketing societies and unions of the Ghana Co-operative Marketing Association, the cocoa marketing wing of the movement.

The produce-marketing co-operatives of Ghana have the distinction of being the oldest co-operatives in Africa and one of the few co-operative movements in the Third World whose origins can be traced to the self-initiated efforts of farmers to facilitate their marketing needs and to end the exploitation of their labour. In contrast most Third World co-operative movements were initiated by government action.

The produce-marketing co-opera-

tives were driven out of existence by the Nkrumah government in 1961; they were allowed to return to the marketing field in 1966 by the first post-Nkrumah government. The history of the produce-marketing co-operatives from 1966 to 1972 was checkered with financial difficulties, disruption of trading operations, organisational conflicts, and declining membership support. They were on the verge of financial collapse on the eve of the 1972 change of government, when on the 13th of January, 1972 the military of Ghana seized power for the second time in Ghanaian history and formed a new government, the National Redemption Council. The change of government and the accompanying changes in policy were significant for the rural cocoa farmer, who had found himself locked into a morass of disorganisation and abuse from the cocoa-buying agents.

Through concerted effort by the new government the system of internal purchasing and marketing of cocoa, plagued by the unimpeded abuse of the hated I.O.U. payment system, known as "chits", was reorganised by the new military government. The blame for abuses of the former marketing system can be placed on the inactivity of the former governments, the intransigent attitude of the Cocoa Marketing Board, the financial mismanagement of the licensed buying agents (including the co-operatives), and the farmers' apathy.

The military solution to the cocoa marketing problem was to change those policies and organisational weaknesses within the organisations responsible for the earlier abuses—the licensed buying agents and the Cocoa Marketing Board. The new government ordered the produce-marketing co-operatives and the government buying agents to reorganise. The reorganisation has forced the GCMA to make difficult choices regarding its operating policies and its guiding principles. The Association has had to sacrifice some of its co-operative operating

principles in the short run to achieve long-term strength. I will turn my attention to some of the important changes and policy developments instituted following the reorganisation order.

### **Reorganisation of the GCMA**

The campaign to reform and reorganise the co-operatives was directed by the then Commissioner of Labour, Social Welfare, and Co-operatives, Major Kwame Asante. Major Asante initiated a vigorous campaign to put the Association back on a strong financial and organisational footing. Major Asante's enthusiastic initiation of policy change left no doubt in the minds of the cocoa buying agents that the new government was serious about tackling the problems confronting the vitally important cocoa sector of the Ghanaian economy. Major Asante won both friends and enemies through his concern for the farmers' dilemma and his vigorousness in conducting the reorganisational campaign.

The Commissioner, empowered under the National Liberation Council Co-operatives Decree No. 252 suspended the elected management committee of the GCMA and appointed a temporary manager—Major Dan Oduro—in its place. Major Oduro was assisted in overseeing the Association by an appointed management committee composed of selected senior staff of the Association. The former committee, it was felt, no longer had the capacity, insight or support of the membership to tackle the problems overwhelming the Association.

### *Centralization of the Accounts and Finances*

One of the first policy changes was the centralisation of the finances and accounts of all societies and unions into the hands of the Association. The centralization policy effectively removed much of the decision-making authority of the society and union committees whose reckless use of cocoa purchasing funds could not be tolerated any longer if the Association was to compete effectively in the internal



President and members of a co-operative society in the Ashanti region, Ghana.

marketing of cocoa with the other buying agents. A good dose of strict, commercial business practices and a hierarchical structure of organization and central decision-making replaced the Association's former system of decentralised decision-making and local autonomy. The Association appointed regional managers to oversee the trading activities, finances and accounts of each region. It appointed union secretaries who were empowered to manage the finances and affairs of the unions and their affiliated societies. The society secretaries were made directly accountable to the union secretary. By assuming the responsibility for all salaries and expenses, the Association was able to bring under effective control the society secretaries, many of whom had proven to be the source of weakness for the movement because of their unsupervised and unchecked financial mismanagement.

With over two years of central management correctives behind it, the Association management committee has taken under consideration plans to reintro-

duce and expand local participation in decision-making. This has been greeted with enthusiasm by committee members.

Many committee members, I found, initially looked upon the centralization policy with cynicism. But from my discussions with committee members—particularly at the society level where the centralization policies have had the most obvious impact—I discovered that this initial cynicism is being replaced by optimism and hope generated by the Association's efficient performance as well as the most positive effect that the ready availability of funds for purchasing cocoa has had on the membership.

#### *Staff Review*

Major Oduro initiated a review of the Association's entire staff. The Association's temporary management committee, invested with its new powers, required the entire staff of the Association—from the very top management to the village society staff—to reapply for appointment to their positions. The Association reviewed the

performance and character of each individual staff member with the aim of weeding out unqualified and unscrupulous staff.

#### *Audit Staff*

The Audit section of the Association was also reorganized. New leadership was appointed and unqualified staff were dismissed. The audit section under its new leadership was given its own headquarters and was further empowered to undertake an independent investigation of the finances of the Association. The Audit section conducted a thorough audit of all the societies, unions and the Association. The purpose of the audit was to discover financially weak societies and unions, as well as to discover instances of financial mismanagement and misappropriation. The audit exercise provided the Association with the information necessary to recover misappropriated and misapplied funds and weed out dishonest staff.

#### **Policy Changes in the Financing of the Local Purchasing of Cocoa**

The government and the Association made several sweeping changes in the financing of the cocoa purchasing operations. The government ordered the elimination of the use of the "chit" system (I.O.U.) of payment for cocoa. Cocoa must now be purchased with ready cash. The Cocoa Marketing Board was ordered to provide the buying agents with sufficient funds to purchase all the cocoa available in the countryside—that season's as well as any cocoa from the previous season. As I travelled through the countryside I heard the same thing from the cocoa farmers: "In the past it was bad. We weren't paid for our cocoa. But with the Acheampong government, we are paid for our cocoa."

The GCMA's financial position was further strengthened with the Cocoa Marketing Board's write-off of some of the co-operatives' debts which the government

felt were the result of poor policy judgments by all parties involved.

The government has opened discussions with the GCMA to provide a government financial guarantee for overdraft facilities through the auspices of the Ghana Co-operative Bank for the purchase of cocoa. The government has come out in favour of a strong and active Co-operative Bank. Colonel Acheampong told the delegates at the International Co-operative Day celebration, "... I have carefully noted your request for the setting up of a Co-operative Bank and will give it due consideration. I see the need for a banking system which will assist the co-operator."

On 22nd August, 1974, the Secretary of the Ghana Co-operative Bank, Mr J. K. Boafo, announced the Bank's intention to return to full operation. From 1970, when the Bank returned to the Ghanaian economic landscape, to the 22nd August announcement, the Bank had been operating with only a small working capital.

The move to put the Bank back into full-time operation is very significant for the movement. I found overwhelming support among the cocoa farmers for the Co-operative Bank. The farmers recalled with fond memories the services provided by the former Co-operative Bank. The Bank provided short term loans to the farmers channelled through the auspices of the unions and societies. It also received savings deposits from the co-operative members. The Bank's operations were suspended in 1961, its registration was cancelled and its assets were liquidated. But now, the re-establishment of a strong and active Co-operative Bank will instil a sense of trust and confidence among the farmers for the movement.

#### **CO-OPERATIVES AND AGRICULTURAL DEVELOPMENT**

The government-appointed Committee on the Distribution of Essential Commodities includes a co-operative representative,

Mr. Senkyire, the secretary-general of the Ghana Co-operative Council. The committee appointed the co-operatives as one of the agents to distribute essential consumer commodities and agricultural inputs. Distribution has been limited in scale but successful where it has been carried out. The farmers, I found, were enthusiastic for the programme and hoped that more commodities and inputs would be forthcoming. In their estimation the co-operatives acted efficiently and fairly in the distribution exercise.

The government is also exploring the possibility of instituting a programme of short-term loans for the cocoa farmer. The Co-operative Bank would act as one of the agents for distributing the loans. A programme for short term loans would be a boon for the cocoa industry and the co-operatives alike. I found that the single most pressing demand of the cocoa farmers, co-operative and non co-operative, was for short term loans.

The government of Ghana has also shown vigorous financial support for the World Bank aided Suhum Replanting and Rehabilitation Project in the Eastern Region of Ghana. The Suhum Cocoa Project was instituted to rehabilitate the dying cocoa industry of the area through a loan-in-kind programme of replanting and rehabilitation. The Project uses the produce-marketing co-operatives as the vehicle for distributing and collecting the Project loans. The co-operatives have also been awarded a monopoly to purchase the cocoa grown by the farmers participating in the Project. The Project's target projections call for the participation of 5,000 farmers in the scheme. The co-operatives' involvement in the Suhum Project will enable them to make great headway in promoting the co-operative concept among the farmers of the area.

The present government has come forward with several other important gestures of support for the co-operative movement. It has been formulating a strong policy dictum on the role of the

co-operative movement in the government's economic development policy of self reliance. Colonel Acheampong's speech to the co-operators on International Co-operative Day was without question the strongest statement of government support for the co-operative movement in the history of Ghana.

The government has also agreed to the movement's request to review the statute governing the co-operative movement, the National Liberation Council Decree 252. The movement has called for the replacement of Decree No. 252 with a new law that would increase the movement's responsibilities for its own affairs.

The government, in responding to the co-operative movement's belief that the strength of a co-operative movement depends on the education of its membership, increased the government subvention to the Ghana Co-operative Council from C20,000 (cedis) to C100,000 (cedis). This gesture of financial support has enabled the Council to expand its organizational and educational work far beyond its previous scope. For example, the Council has revitalised the Co-operative College, and Mr J. A. Osei, a convinced co-operator and educator with impeccable co-operative credentials, has been appointed principal of the College. The Council intends to build a new co-operative college offering a full-time co-operative degree programme in addition to the normal training programme.

### **SOME CRITICISMS**

The government policy changes and the co-operative movement itself are not without their critics. Critics point to the sacrifice of some of the Rochdale principles of co-operation, particularly with regard to local control and decision making, as a regrettable move. The vigorous centralisation of operations under the management of a non-elected, appointed board of trustees touches the sensitivities of some of the members. The Association staff's business-like approach to the daily affairs

of the movement and their emphasis on the commercial viability of the Association is also not without its detractors. Critics also point to the barring of some highly qualified co-operators from staff positions because of past excesses, planning errors and political affiliations as a waste of valuable expertise. The farmers are also longing for the financial bonus so long promised. With this in mind, the Association redistributed its 1973/74 Cocoa Marketing Board statutory bonus to the unions and societies. But it still stands that it is absolutely imperative for the Association to declare a substantial bonus within the next few years to consolidate the movement's growing support as well as to compete successfully with the government-sponsored cocoa buying agent.

#### SUMMARY

It is remarkable to witness the growing support for the movement in the rural areas. Co-operatives can now effectively compete with the government cocoa buying agent, a phenomenon not evident just three years ago.

The Association and the movement have struck a new balance with the farmers and with the government. The government has recognised the potential utility of the movement in fulfilling its policy of economic self reliance. In its striving to achieve economic self reliance, the government has provided the move-

ment with important support. The movement has used this support to re-establish the trust and confidence of the cocoa farmers, still the backbone of the movement. Only with this trust and confidence, and above all with the effective membership participation at the local level, can the societies and unions institutionalise the policy changes introduced by the Association's management committee. Institutionalised participation is the only long term option that can effectively eliminate the problems that have plagued the movement.

The co-operative movement in Ghana, in my estimation, is embarking on a new history in the Ghanaian political economy. We must wait and see how effective the movement will be and if it will be free from the problems of the past. All indications however point to the rebirth of a greater and stronger co-operative movement in Ghana.

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The conclusions drawn in this paper are based on research Mr. Rose conducted in Ghana during 1973-74. Over 100 government, banking, and co-operative officials and 750 cocoa farmers were interviewed. The study is part of a larger doctoral study on government policy, co-operatives and the internal marketing of cocoa in Ghana. Mr. Rose would like to thank The Ghana Co-operative Council, the Ghana Co-operative Marketing Association, the Department of Co-operatives and the Ministry of Labour, Social Welfare, and Co-operatives for their assistance.

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# The Contemporary Relevance of Co-operatives in India

by K. K. Taimni

The co-ordinates that should make a co-operative organisation relevant to the community at large are at present defined by what are popularly known as the co-operative principles. These principles were originally established by the Rochdale Pioneers as long ago as 1844 in their rules for running the first consumer co-operative society. Two attempts were subsequently made to reformulate these principles—the first in 1937 and the second in 1966. In 1966, an authoritative International Commission, under the Chairmanship of Professor D. G. Karve of India, was constituted by the International Co-operative Alliance, “to ascertain how far the principles of Rochdale are observed today and the reasons for any non-observance, and also to consider in the light of the foregoing study whether the Rochdale principles meet the needs of the Co-operative Movement, having regard to the present day economic, social and political situation, or whether any of the principles should be reformulated in order to contribute better to the fulfilment of the aims and tasks of the Co-operative Movement in its different branches.”

The need for a review of co-operative principles had arisen, as “far-reaching changes had occurred in the political constitution and economic organisation of nations,” and apparently the fresh attempts at reformulation of co-operative principles were designed to retain the social and economic relevance of co-operatives to the wider community.

In its report, the Commission of 1966 had warned that “wrong application of principles may not only hinder the movement’s progress, but produce results

which co-operators do not desire. They must recognise the involvement of public policy as in other sectors of the economy than their own is inevitable.”

Yet the co-operatives in India in particular seem to be increasingly drifting away from the accepted public policy and are becoming closed shops for the exclusive benefit of a few. Apparently they have been able to do so without flouting even one of the existing co-operative principles, or at least this is the impression given to any objective observer of the Indian situation.

Briefly stated, the reformulated six co-operative principles accepted by the Congress of the International Co-operative Alliance in 1966, are:

- 1 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 responsibilities of membership.
- 2 Co-operative societies are democratic organisations. Their affairs should be administered by persons elected or appointed in a manner agreed by the members and accountable to them. Members of primary societies should enjoy equal rights of voting (one member, one vote) and participation in decisions affecting their societies. In other than primary societies the administration should be conducted on a democratic basis in a suitable form.
- 3 Share capital should only receive a strictly limited rate of interest, if any.

4 Surplus or savings, if any, arising out of the operations of the society belong to the members of that society and shall be distributed in such a manner as would avoid one member gaining at the expense of others.

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

- (a) By provision for development of the business of the co-operative;
- (b) By provision of common services; or
- (c) By distribution among the members in proportion to their transactions with the society.

5 All co-operative societies should make provision for the education of their members, officers, and employees and of the general public, in the principles and techniques of Co-operation, both economic and democratic.

6 All co-operative organisations, in order to best serve the interests of their members and communities, should actively co-operate in every practical way with other co-operatives at local, national and international levels.

Now when the leadership of a sugar co-operative in India affirms that the sugar co-operative is organised and run only for the benefit of its members, it certainly flouts the basic tenets of co-operative philosophy, which bars every co-operative organisation from exploitation of any other section of the community to promote the interest of a few. But then this is only the philosophy *underlying* the co-operative principles; the principles themselves are silent. From the viewpoint of the co-operative principles the sugar co-operatives seem legitimate, despite the fact that they exploit the consumer by charging excessively high prices for sugar on the open market, so that higher prices can be offered to the cane-cultivator member. Ironically, although the cane price paid by the sugar co-operatives to members and non-members alike has been steadily going up,

and is as high as 50% more than the statutory minimum cane price fixed by the Government, the labour employed in these co-operatives does not benefit from any of the advantages enjoyed by sugar co-operatives—favourable rates of income tax, dual marketing systems for sugar and liberal financial assistance through state financial institutions.

For the politically intelligent ruling bosses, the mere fact of registration of a unit under the relevant Co-operative Societies Act makes it a co-operative enterprise, rather than the basic co-operative philosophy which ought to underly its objective management decision-making and mode of operations.

Under the circumstances, the co-operative unit not only defeats the larger purpose for which the state assistance is apparently made available to it, but in the process also becomes totally irrelevant to the larger section of the community. No wonder, each such co-operative and its management perceives its role in isolation and shapes its future in the light of its own genius.

The Sugar co-operatives merely provide one of the scores of instances that can be cited to show the steady drift of the co-operatives from the main stream of public policy in India, from the original path envisaged for them and from their role as agents of social and economic change, especially in the rural areas.

What is it, then, that can make a co-operative relevant to the community and the prevailing socio-economic conditions in a country? Before making an attempt to answer this question, it needs to be conceded first of all, that the rôle orientation and people's expectations from co-operatives vary from country to country. The mere registration of an enterprise under the relevant co-operative law neither makes it co-operative nor indeed relevant, and the existing co-operative principles do not automatically provide a rigorous framework for circumscribing and channelling the energy of a co-operative unit

for the welfare of the community as a whole.

Paul Lambert, the eminent Belgian co-operator, among many others, is aware of this latter limitation of co-operative principles and therefore suggested as far back as 1954 that two more principles, which in essence are as follows, be added to the existing co-operative principles.

- 1 Promotion of the members' interests only in so far as the latter are consistent with the general interests of the community.
- 2 Determination to take over that part of the country's economic and social systems which the State may not be able to manage and control with improved efficiency.

The Karve Commission did not however consider it necessary to include these in the reformulated co-operative principles.

To become relevant to the prevailing socio-economic environment and a deserving claimant of State assistance, especially in a country like India, it looks as if co-operatives will have to reorient the focus of their activities, their planning strategies and surplus distribution policies within the stipulations flowing from the above two principles. They therefore need to be added to the existing six principles.

More specifically, it needs to be stated here that co-operatives will have to work within the ideological framework determined by the set of above eight co-operative principles, which, broadly speaking, lay down that a co-operative will only be a stage in the continuous process of change from individual control and ownership of the means of production and distribution to the complete social control and ownership of the production and distribution systems in the country. Co-operatives should not compromise on this basic aim, i.e., to usher in a change in the social and economic systems and to bring the social and economic institutions under social control, except for temporary

periods which may become inevitable to sustain the co-operative movement itself under hostile conditions.

This larger objective can however be achieved if all co-operatives work as a part of a movement. It is only when co-operatives operate as a movement that they can make any significant impact on the society and fight the challenges posed by the vested interest, exploiters and capitalists of all hues.

Two major implications follow if the co-operatives are to work as a movement. These are: democratic centralisation and dynamic inter-co-operative relationships.

#### **Democratic centralisation**

The co-operative structure is essentially federal in character, with the units at the base closely in touch with the individual. Over the years and in many countries strong in co-operative traditions, systems have been developed which tend to make higher-level co-operative organisations in the 'federal system' not only more representative but also more powerful, in the sense that they can take decisions which are more or less binding on the base-level co-operatives. The legitimacy of this kind of centralised decision-making and the relationships flow from the democratic character of the federal organisation, superior expertise at its command (by virtue of its size and operations), and participative style in the decision-making process involving all the elements within the movement. Thus the apex level organisation in the "federal" set-up becomes the mother co-operative and as such determines the shape and contour of all the affiliated units as well as that of the movement.

#### **Dynamic inter-co-operative relations**

When different types of co-operatives—banks, sugar mills, spinning mills, dairy plants, oilseeds processing units—make massive purchases of capital and other goods from the private sector, they ill serve the cause of co-operative ideals. For,

in doing so, while they meet their own limited objectives, in the process they also give a fresh lease of life to the capitalist system. This surely makes the realisation of the ultimate goal still more difficult and uncertain. It is only when each co-operative shall deliberately choose to help other co-operatives to come up and to exclusively trade with it with the aim of forging a wider co-operative movement, that the first step towards building up a true co-operative movement will have been taken. How many co-operatives view their activities from that angle today?

A question may be asked at this stage—when does a co-operative organisation become a part of the co-operative movement? Surely not on the basis of its due registration by the competent authority under the relevant Co-operative Societies Act. The fact of registration merely reveals the intent of the organisers and its existence on the register of the Registrar of Co-operative Societies, where it may continue to remain because of political pressure, ignorance of co-operative ideals, pressure of the volume of work on the supervisory and inspecting staff and similar other reasons, long after

it may have ceased to be a true co-operative. Ideally, a co-operative should be deemed to be a genuine co-operative if it is admitted as a member by the federal/apex organisation and it voluntarily agrees to honour all such decisions as may be taken by the movement as a whole. It is only in such circumstances that it should qualify to be called a genuine co-operative society.

Thus to become relevant, co-operatives need to define their role more precisely, establish closer organic links among themselves by subordinating individual interests to those of a higher-level co-operative organisation, and work as a movement.

Solving the problem of acute poverty, bringing about rapid social and economic development, removal of sharp socio-economic disparities and improving the general standards of living of the people are the basic goals before the community in India. The relevance of co-operatives to the community has essentially to be seen in terms of their capacity to achieve these goals. Any other role for them in India will make them irrelevant.

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# Book Review

**CHRISTIAN SOCIALISM AND CO-OPERATION IN VICTORIAN ENGLAND: Edward Vansittart Neale and the Co-operative Movement** by Philip N. Backstrom. A volume in the Croom Helm Social History Series: General Editors: Prof. J. F. C. Harrison and Stephen Yeo, University of Sussex. With introduction, notes to each chapter, bibliography comprising writings by Neale chronologically arranged, writings about Neale, manuscript collections and selected source material, index. 238 pp. *Published by Croom Helm Ltd, 2-10 St John's Road, London S.W.11. Distributed in the USA by Rowan and Littlefield, 81 Adams Drive, Totowa, New Jersey 07512. Price £5.95 in UK only.*

No book has appeared for over eighty years, no book like this has ever been written, on the life and work of Edward Vansittart Neale, notwithstanding his importance in the history of the British and the International Co-operative Movement. It is the work, not of a British, not even of a European, but of an American scholar who brought to his task not only a mastery of scholarly techniques and the advantage of considerable detachment from his subject in both time and space, but also a powerful imagination which sharpens his understanding of Neale's character and the drama in which he was a protagonist. Professor Backstrom has given his book two titles. They might well be transposed without in any way misleading his readers about its contents. This is because it really has two subjects, the one historical and the other biographical, which can be likened to the two faces of a medal. Which should be regarded as obverse and which reverse is largely a matter of the reader's own interest and preference. The two are equally fascinating.

The historical drama consists in the transformation of the purpose, ideals and spirit of the co-operative store movement, started at Rochdale in 1844, in the course of the subsequent half-century. The story is well enough known. The celebrated "Law First" of the Rochdale Pioneers laid down a programme of intensive development according to which the society was to grow through

retailing, house-building, manufacturing and agriculture into "a self-supporting home colony of united interests", or join with other societies in establishing such colonies. Only fragments of this programme were ever attempted. From an early stage the extensive development of the movement began to determine its evolution, through the formation of store societies in other localities where working-people were stimulated by Rochdale's success to emulate it, and to pose a problem, not seen by the Pioneers, of wholesale buying in central produce markets and the avoidance of competition between the stores. The final solution of the problem was the establishment, some 20 years after the opening of the store in Toad Lane, of the Co-operative Wholesale Society. Some ten years after that, the same solution was applied to manufactures and to the employment of the store societies' surplus funds. Farther along the same path of vertical development the CWS and its Scottish counterpart eventually arrived at the establishment of depots and plantations overseas. This path commended itself to the leadership of the Movement as the path of least resistance and greatest financial security, justified in their view by its success and the continued extension of co-operative distributive enterprise well into the twentieth century.

The personal drama springs from Edward Vansittart Neale's changing attitude to the evolution just briefly summarised. As Professor Backstrom makes clear, Neale, almost from the time he joined the Christian Socialist group in Lincoln's Inn, was sympathetic to the Rochdale form of Co-operation, recognised the stores' need of a central buying agency and gave generous financial help to establishing in London one which rendered useful service for a few years until co-operators recognised that, in order to be effective, such an agency ought to be established and controlled *by* the retail societies and not simply *for* them. Neale was actually the chief legal adviser of the Co-operators who promoted the amendment of law which, by permitting one co-operative to hold shares in another, gave to federations of co-operatives

for wholesaling and other purposes legal sanction and protection. It was when the CWS began to advance from commerce into manufacture and banking and its leaders to claim for it the monopoly of the loyalty and business interest of the retail societies, that Neale began to criticise and to offer to its policies more and more determined opposition. Until the very end of his days he was engaged in organising, along with like-minded Co-operators at home and abroad, resistance to the extension of consumers' co-operative enterprise into production which accepted the ordinary capitalist wage-system, and countervailing propaganda to the doctrines by which the CWS, its apologists like Dr John Watts, and its sympathisers like Beatrice and Sidney Webb, sought to defend it.

The 19th century was notable for controversies amongst Co-operators, not in Great Britain alone, unable to recognise as genuine forms of Co-operation differing from that which they themselves practised. Neale's view of Co-operation, on the other hand, was ecumenical. He was perhaps the only one of "the men of Lincoln's Inn" who, independently of Ludlow, had any direct knowledge of the French Associationists and was directly influenced by Fourier's writings. While Ludlow and most of the others concentrated their attention on the so-called self-governing workshops and were sceptical of the value of co-operative retailing, Neale was working to create a national organisation in which the whole Co-operative Movement, whether of producers or consumers, could unite. As Professor Backstrom shows, Ludlow had foresight enough to recognise that the elimination of the middleman would leave producer and consumer face to face with opposing interests, but not the insight with which Neale recognised that a Co-operative economic system would need an organisation for exchange—a role which he thought might be discharged by a federal wholesale society serving both consumers and producers.

It was Neale's breadth of view also which made it easier for him than for other members of the *Society for promoting Working Men's Associations* to accept the collaboration of Lloyd Jones, Holyoake and others of Robert Owen's followers who held his rationalist and secularist views. It was in conjunction with these, as well as with

liberal-minded economists like Mill and Jevons, and businessmen like Edward Owen Greening, together with the support of European advocates of Co-operation, that Neale was able to realise his ideal of a comprehensive Co-operative Union through the resumption of annual national congresses in 1869. It was as General Secretary of the Co-operative Union from 1873 to 1891 that Neale's greatest constructive contributions to the British Co-operative Movement were made.

When Neale took over the secretaryship of the Co-operative Union he was already past sixty years of age. He had had more than twenty years' experience of Co-operative organisation in Great Britain and was personally acquainted with many Co-operative pioneers and thinkers in European countries. His philosophy of Co-operation had been enriched through the blending of several influences, of which Professor Backstrom gives an admirable account in his third chapter—the social teaching of Fourier and Owen, the Christian doctrine of brotherhood as expounded by Maurice, the idealism of Hegel.

In no single book is a full and comprehensive exposition of Neale's Co-operative ideas to be found, not even the "Manual for Co-operatives" which he wrote jointly with Thomas Hughes when he was seeking to develop the educational activity of the Co-operative Union. Yet he wrote much for conferences and other occasions, mostly in order to achieve some immediate practical objective, and through all his writing it is possible to discern his passionate conviction that Co-operative association and union were based on a deeply-implanted law of the universe. He believed that social progress implied the resolution of conflict in ultimate harmony and, in the light of that belief, rejected the easier, narrower, more exclusive kinds of union in favour of the broader, more inclusive, forms which were, for that reason, more difficult to achieve and maintain. Contemporary Co-operators, even those with no talent or taste for philosophy, who could not accept all his ideas, could respect, even revere, a man who could leave his home beside one of the loveliest reaches of the Thames, week after week, year after year, to work like a slave in the grimy centre of Manchester, not for money but for a



Vansittart Neale

cause he had espoused. Not enough of them would have been capable of asking, with old Abraham Greenwood, chief founder of the CWS and quoted by Professor Backstrom, the question: Who is the world indebted to for its noble structure of society but the "theorists"? As Congress delegates they could be moved by Neale's authority and eloquence to adopt resolutions of impeccable fidelity to principle, but in their own societies' meetings and boardrooms, as well as in the delegate meetings of the CWS, they voted for policies which stultified those very resolutions. What

Ibsen called "the Great Boyg" and other forces impelling them to take the cash in hand and waive the rest, were usually too strong for them. The schizophrenic division between Co-operation as an educational, and Co-operation as an economic, movement has existed from the very moment that the Rochdale Pioneers demonstrated that a co-operative association could successfully run a business.

The Rochdale triumph, however, coincided with the final defeat of the handloom weavers in their desperate struggle to maintain

their independence against the power-loom and the factory. This emphasised the lesson that the new industrial system had come to stay. The younger generation which had grown up under the system was no longer so interested in changing it as in making life more and more tolerable under it, as government regulation of working hours and "new model" trade union organisation also promised to do. The long-range programme of the Pioneers proved much less attractive than the dividend on purchases paid out regularly and reliably every three months. Simultaneously, as Professor Backstrom remarks, growing prosperity was making monetary values much more interesting than metaphysical arguments to the British public at large. The tide was already ebbing for Neale when he arrived on the scene and it did not turn again during his lifetime. The great debate on workers' participation in the management and profits of Co-operative industry was closed by the logic, not of principles, but of events. For the generations which followed Neale and his chief opponent, Mitchell, the ideal of the integrated co-operative community was replaced by that of the consumers' co-operative commonwealth—until Dr Georges Fauquet drew attention away from the mirage to the realities of the Co-operative sector.

Defeated by votes but not confuted in argument, Neale sought to rally the forces of workers' co-operative production by proposing the formation of an alliance of all individuals and organisations in favour of full workers' participation in industrial management. Almost inevitably the concept of the alliance acquired an international dimension. At a meeting in 1892 held—ironically—at Rochdale during the Congress at which Mitchell had delivered an inaugural address of singular narrowness of vision, those present agreed on a proposal to form "an international alliance of the friends of production on the basis of the participation of the worker in profits." Two fraternal delegates from France to the Congress, Edouard de Boyve and Charles Robert, both believers in workers' co-operative production, attended the meeting. At a further meeting in the August of that year, convened to define the objects and plan a constituent meeting, Neale could not be present through illness. Within a month he was dead, leaving

E. O. Greening to pursue the course on which they had agreed.

At this point Professor Backstrom's narrative ends. Since then a period equal to Neale's own lifetime has elapsed and those of us who can look back upon it cannot but marvel at one way in which the history of International Co-operation has confirmed Neale's view of the Movement. For, in a manner almost providential, Greening found a Co-operator of a similar ecumenical outlook to Neale's, Henry W. Wolff, whom he could enlist to recruit members for the Alliance from all branches of the Movement and to hold it together during its early years of constitution-building and mutual adjustment. The resolution of the London Congress of 1895, constituting the International Co-operative Alliance and adopted unanimously, declared that its purpose was "to continue the work commenced by the late Edward Vansittart Neale and his friends". Though, as Professor Backstrom recalls, Neale's former opponents succeeded in eliminating the individual members who were the chief supporters of profit-sharing, the Co-operative Productive societies of Great Britain, France and Italy and some other countries remained in affiliation. While several important credit and agricultural co-operative federations left the Alliance, so that it was nursed, protected and supported for a whole generation by national consumers' co-operative movements, these always kept the door open to all genuine types of Co-operative organisation, whether of consumers or producers, industrial or agricultural, applying for membership. Today every important type of Co-operative organisation is more or less strongly represented in the Alliance, the membership of which is literally world-wide and still open to new types of co-operative society which mankind may need, provided that the traditional principles, more than once confirmed, are observed. The ICA is ecumenical in fact, as well as in doctrine, today.

It would no doubt be pleasant to conclude on that inspiring note. Nevertheless, it would be poor thanks to Professor Backstrom to enjoy the inspiration and ignore the hard, and in some ways humiliating, lessons his book has to give. In his introductory chapter he makes some scathing remarks and asks penetrating questions about the democracy of the British consumers' co-operative



movement, rather casually taken for granted by some of the Movement's academic friends and, indeed, complacently by Co-operators themselves. The present crisis through which the British consumers' co-operative movement, in common with those of many other countries, is passing at the present time, has exposed so many of its defects and inadequacies that Professor Backstrom's strictures cannot honestly be rejected, even though more may be said than he allows, by way of mitigation. But it is disturbing, on reading his pages, to realise that some of the tendencies and shortcomings which the Movement is today trying to correct were already present a hundred years ago. Without stigmatising some of the Victorian Co-operators, as he does, as "shopkeeping capitalists", it is easy to perceive that the substitution of committees of consumers for private traders as entrepreneurs, while leaving the status of the workers unchanged and even denying them membership rights as consumers, is nothing

like the social revolution the Pioneers had in mind. And the resurgence of the workers today, with their demands to manage their own industries as co-operatives, is surely evidence that the truths which Neale believed and proclaimed cannot be everlastingly disregarded or suppressed.

The deeper truth was perhaps expressed by the Irish philosopher, George Russell (A.E.), when he declared that in any conflict the contestants tend to acquire each other's characteristics. It cannot be denied that, in the course of its history, consumers' co-operation has tended to become commercialised and, externally at least, less and less distinguishable from its competitors. Is it too late in the day for it to recover, by the study of Neale's doctrine and example, the inner strength of conviction which can reverse this tendency? Or is the accomplishment of the merely good always to be a pretext for evading the challenge of the best?

W. P. WATKINS

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

Membership (1972): 582,000; turnover: retail trade: Sch. 8,724 mill. (thereof consumers' societies: Sch. 7,466 mill.; department stores: Sch. 1,203 mill.; other retail trade: Sch. 55 mill.); wholesale society (G.Ö.C.): Sch. 3,394 mill.; own production: consumers' societies: Sch. 1,064 mill.; G.Ö.C. and subsidiaries: Sch. 580 mill.

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

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

Österreichischer Raiffeisenverband, *Seilergasse 16 Vienna 1*. Tel. 52-69-34.

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

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

Affiliated consumers' societies: 21; membership: 300,000; turnover (1968): Frs. 4,180 mill.; shops: 1,409; Wholesale society turnover (1968): Frs. 1,272 mill.

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

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111.426; Capital in force 31.12.73 (inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

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

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

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

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

Inspection Général des Services Agricoles, *Service de la coopération .33 rue de Sélvs. 4370 Waremmes*.

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

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

**Bulgaria:** Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 7-83-11; 8-03-11.

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

**Canada:** Co-operative Union of Canada, *111 Sparks Street, KIP 585 Ottawa 4, Ont.* Tel. 232-9657.

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

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

**Ceylon:** See "Sri Lanka".

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

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

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

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

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

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

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

**Cyprus:** Co-operative Central Bank Ltd., *P.O. Box 4537, Nicosia*. Tel. 62921; 62677; 63311.  
Cyprus Turkish Co-operative Central Bank Ltd., *P.O. Box 1861, Nicosia*. Tel. 4257.

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 229; membership: 592,000; wholesale turnover: Fmk. 3,104.2 mill.; own production of S.O.K.: Fmk. 438.1 mill.

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

Affiliated societies (1973): 229; membership: 592,000; turnover of societies: Fmk. 4,664.4 mill.; total production of affiliated societies: Fmk. 59.2 mill.

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

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

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

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

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

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

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

**France:** Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *89 rue la Boétie, 75008 Paris*. Tel. 225-99-98.

Affiliated societies (1970): 315; membership: 3,400,000; shops: 8,300; turnover: NF. 6,100 mill.

Société Générale des Coopératives de Consommation, *61 rue Boissiere, 75016 Paris*. Tel. 553-88-22.

Confédération Générale des Sociétés Coopératives Ouvrières de Production, *88 rue de Courcelles, 75008 Paris*. Tel. 622-07-81/2.

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

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

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

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

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

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

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

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

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

Co op Zentrale A.G., Besenbinderhof 43, (2) Hamburg 1. Tel. 284-4310.  
Total turnover incl. subsidiaries (1969): D.M. 2,462 milliards.

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

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

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

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

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

**Greece:** Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, 2 Kefallinias Street, Athens 802.

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

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

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

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

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

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

**Iceland:** Samband Isl. Samvinnufélaga, P.O. Box 180, Samband House, Reykjavik. Tel. 17080.

**India:** National Co-operative Union of India, B-125, Sarvodaya Enclave, New Delhi Tel. 110017.

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

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

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

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

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

**Irish Republic:** Irish Agricultural Organisation Society Ltd., The Plunkett House, 84 Merrion Square, Dublin 2. Tel. 64783/4-6.

National Organising and Advisory Body for Agricultural Co-operatives. Affiliated organisations: 341; membership: 162,249; turnover (1971): £335,014,154.

Co-operative Development Society Ltd., 35 Lower Gardiner Street, Dublin.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 720; membership: 430,000; turnover of local societies: N.Cr. 3,900 mill.; of NKL N.Cr. 1,500 mill.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Portugal:** UNICOOPE - *Avenida da Boavista, 3292 Porto.*

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

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

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

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

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

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

**Sweden:** Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. International: 46-8-449560; National: 08-44-90-60.

Affiliated retail societies (1972): 210; membership: 1.7 mill.; total turnover of consumer societies: Kr. 9,211 mill.; turnover of K.F.: Kr. 7,387 mill. (thereof Kr. 5,044 correspond to affiliated consumer societies); K.F.'s own production: Kr. 3,489 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,124 mill.; of affiliated consumer societies: Kr. 1,271 mill.

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

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

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

Folksam Insurance Group, *Folksam Building, Stockholm 20.* Tel. 22-01-00.

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

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

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

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

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

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

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

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

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

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

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

# Review of INTERNATIONAL CO-OPERATION

The official Organ of the International Co-operative Alliance

*Editor:* J. H. Ollman

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The ICA is not responsible for opinions expressed in signed articles

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# Co-operation in Sweden

*The 1975 meeting of the ICA Central Committee will be held in Stockholm, and in compiling the following account of the Swedish Co-operative Movement, we have been assisted by Lars Eronn, Editor of "Kooperatören". Swedish Co-operative organisations affiliated to ICA are:*

*Kooperativa Förbundet (KF)  
Hyresgästernas Sparkasse- och Byggnadsföreningars (HSB)  
Svenska Riksbyggen  
Lantbrukarnas Riksförbund  
Folksam Insurance Group  
Kooperativa Gillcsförbundet*

Edit.

## Introduction

It was rather late before the endeavours to establish consumer co-operative societies in Sweden provided any permanent results. The first known co-operative society in Sweden, the Lagunda and Hagunda Häraders Purchasing Society, was established in 1850. The members were farmers, but the society survived only a few years, and had no influence on the later development of co-operation. The oldest society affiliated to the Kooperativa Förbundet (KF) is the Trollhättan Co-operative Society, founded in 1867. Quite a number of societies were established in different parts of Sweden during the latter half of the nineteenth century, but most of them failed. Business knowledge was lacking, and as the societies worked isolated from each other, they could not take advantage of each others' experience.

The establishment of KF in 1899 gave the scattered and inexperienced societies a central, common organisation to which they could apply for advice and information. KF began in a very simple form as an office for information and advice. In 1904 wholesale trade was begun on a very modest scale in the form of agency business. Since then KF has been both the Co-operative Union and the Wholesale Society.

The lack of knowledge of business principles, which was a common feature of the early societies and the principal reason why so many of them failed in the nineteenth century, was apparent in the rules governing their activities. Model rules were first issued by KF in 1907-1908. These rules have been revised in the light of experience and changed conditions and accepted, either unchanged or modified according to local conditions, by all the societies affiliated to KF.

During the first decade of the present century, Swedish consumer co-operation was faced with great difficulties. The success of the co-operative movement caused private retail trade to attempt to hamper the development of co-operation. This action was unsuccessful, and the co-operative movement



emerged from the struggle stronger than ever, and since then has enjoyed almost uninterrupted progress.

A prominent feature in the history of co-operation during the 1920's and 30's was the movement's successful struggle against Swedish and international monopolies.

The first agricultural co-operative in Sweden was formed at Orsundsbro in 1850 near Uppsala on the initiative of the local Governor; and the movement grew in the second half of the century, influenced by co-operative development in Denmark and Germany. Many societies were founded at the end of the century and the Association of Swedish Farmers, Sveriges Allmänna Lantbruksällskap, was established in 1917. This was reorganised as the Federation of Swedish Farmers' Associations (Sveriges Lantbruksförbund or S.L.), and it co-operated closely with the Swedish Farmers' Union—R.L.F., which had been set up in 1929. New national and regional organisations were set up in the post-war years with specialised central organisations, and large modern processing plants were built. In 1971 the two national organisations were amalgamated to form the Lantbrukarnas Riksförbund (Federation of Swedish Farmers' Associations).

The National Association of Tenants Savings and Building Societies—H.S.B.—was formed in 1923 on the initiative of the Tenants' Union and is an association of local housing societies each of which sponsors co-operative tenants' societies which come to own the flats built by the parent organisations.

The other big housing co-operative in Sweden is Svenska Riksbyggen or S.R. which was formed in November 1940 as a result of the sharp decline in building activity in Sweden after the outbreak of the Second World War. Membership was originally confined to the building trade unions, union branches and tenants societies formed by S.R., but this restriction has now been removed. Up to the mid-1940's only flats for ownership by tenants were produced; but since then many flats have been built for rent in collaboration with the local authorities.

## Consumer Co-operatives

In Sweden consumer co-operatives claim a considerable share of the business of distribution and production of consumer goods, and of fuel, insurance, and housing. Although the consumer co-operative movement thus falls into four separate sections, there are considerable interlocking forces, as may be exemplified by the fact that the Co-operative Union and Wholesale Society (KF) is part owner of the co-operative insurance and oil organisations (Folksam and OK) as well as of one (Riksbyggen) in the housing field. In all its aspects, too, the movement is firmly anchored in the trade union movement and in other organisations for mutual aid. Since organisations in any case exercise exceptional influence in Swedish society, the environment has clearly been favourable to the growth of a powerful consumer co-operative movement.

In Sweden as elsewhere, retail co-operative societies base their practices essentially on the principles formulated by the Rochdale Pioneers in 1844. Some of these principles are set forth in the Law Governing Economic Asso-



Large new "Konsum-hall", Stockholm

ciations (*Lag om ekonomiska föreningar*) of 1951—the “economic association” being the form of business under which most Swedish co-operatives, and not only retail societies, are registered. In order to obtain registration under the law, the following conditions must be fulfilled:

- 1 The association must aim to promote the economic interests of its members.
- 2 It must carry on commercial activity.
- 3 It must be so constituted that the members can participate (a) as customers or suppliers, (b) by the contribution of work, (c) by availing themselves of the services of the association, or (d) “in some similar manner”.
- 4 Membership must, in principle, be open to all.
- 5 Control must be in accordance with the democratic principle of one member, one vote.
- 6 The dividend paid to members must not exceed 5%.

#### **Distribution and Production of Consumer Goods**

At the beginning of 1975 there were 196 completely independent retail societies, with altogether 1,757,000 members. The statutes of the societies include, besides an enunciation of the general principles of co-operation, clauses defining their activities. Thus the societies are to “promote their members’ domestic economy” by: (1) procuring and making available, by the

most efficient means, goods and services that are well adapted to members' needs; (2) making available such information as will help the members to organise their housekeeping, special attention being given to the application, characteristics and prices of goods and services; (3) making known, both to members and to the public in general, facts about social and economic matters, and about co-operative principles, organisation, statutes, and activity in the service of consumers; (4) watching over consumer interests as they are affected by developments in the community, and especially within the societies' own sphere.

Whereas, since 1950, the number of individual societies has greatly diminished, the total membership has considerably increased. A steadily greater share of the business is also going to the big co-operatives. Thus the 15 largest societies together account for 70% of a national co-operative sales total of Skr 11,300 million.

The task of the central organisation, KF, is to promote the interests of its member organisations, including those of the oil and insurance co-operatives, through such activity as is best carried on in collaboration. This involves primarily purchasing and manufacturing, but also financing, consultancy, information, and training activities.

#### *Local societies and the central organisation*

In a local co-operative, authority lies with the general assembly. Whereas in small societies this may consist of all the members, in large ones it is made up of representatives elected by the district meetings. The general assembly chooses a board of directors to maintain control between meetings.

Domus Department Store (1975)



Delegates to the fifteen regional meetings of the central organisation are appointed by the local societies, the number from each being determined by the size of the membership. Every society will, however, have at least one delegate. The regional meetings in turn elect 200 of the delegates to the national assembly. The remaining members of KF, which include Folksam and OK, do not take part in the regional meetings, but each appoint a delegate to the national assembly. This body meets twice a year.

Besides appointing delegates to the national assembly, the regional meetings also propose candidates for the KF board of directors. The members of the board are then elected by the national assembly—the aim of this procedure being to ensure that the board is representative of the country as a whole.

Between meetings of the national assembly, the board carries on the business of KF in accordance with the directives laid down by the assembly. It consists of 31 members plus the general manager. Of these 31, five are executives of local societies. The remaining 26, who are chosen from among the candidates proposed by the regional meetings, are non-professional. Since July 1973 the board has had an additional four members representing the employees of the movement.

Liaison between KF and the local co-operatives is maintained through several organs, the most important of which is the National Council, consisting of the chief executives of the largest societies, in all about 30 persons.

#### *Co-operative financing*

In order to carry out their task properly, the societies must be financially independent. In accordance with the general principles for co-operative financing in Sweden, the capital must be acquired mainly within the Movement, from the members, the surplus retained in the societies, and KF.

In some essential respects, KF acts as a bank for its subsidiaries, other companies where it has share majority, the co-operative societies and some associated companies. This means that all liquid reserves for these companies are managed centrally at KF. Incoming payments are directed immediately into KF's central bank and post office giro accounts; the various units generally themselves make withdrawals to cover outgoing payments.

The total appropriated and acquired capital in KF and the local societies amounted at the end of 1974 to Skr 6,938 million, made up of: own capital and reserves 2,653 million; loans from members 1,309 million; loans from pension funds 1,821, million; loans from the credit market outside the Movement accounted for the balance of Skr 1,155 million.

#### *Trading development*

In 1974 the retail sales total for all the societies amounted to Skr 11,300 million. This means that their share of retail trading in the goods and services in which they deal was about 18%.

Just as the societies themselves have diminished in number, so have the retail units. In 1974 there were about 2,400, of which 165 were department stores. These accounted for some 40% of the total sales, as against 10% for 16 warehouse stores of the "discount house" type that also figure prominently in the co-operative scheme.

The dividend paid by the Swedish co-operative societies is usually low, the average for 1974 being 2%. It is thought that by keeping it low, competi-

tion will be stimulated, so that private traders as well as the societies themselves will be forced to conduct their businesses with the greatest possible efficiency.

Over the years KF's own business has increased enormously—a development due both to the notable loyalty of the local societies in making their purchases from the central organisation, and to increased specialisation. The sales total for 1974 amounted to Skr 10,414 million of which 62% represented sales to co-operatives, and 24% sales to other Swedish customers, while 12% came from ordinary exports and 2% from sales to KF subsidiaries in other countries. The surplus from trading in 1973 amounted, after taxes, to about Skr 260 million.

#### *Information and training*

For proper functioning, a co-operative movement needs well-informed members and employees. The means of information used by KF and the local societies include magazines (the weekly “Vi” and monthly “Kooperatören”), films, study groups, meetings, etc. The 67,000 employees within the movement are trained for their work both locally and at the central co-operative college.

#### *International collaboration*

Among the chief instruments for collaboration with the co-operative movements of other countries are the *International Co-operative Alliance (ICA)* and its special organ for joint action on trade and practices, *Intercoop*. The Swedish co-operatives are represented on both these bodies. KF also maintains close collaboration with the central organisations in Denmark, Norway, Finland and Iceland. As early as 1918 a joint import agency was formed, and in 1954 a similar organisation was set up for exports. A joint purchasing board for non-food goods has been established, and four jointly owned production units are further examples of integration.

#### **Folksam Insurance Co-operative**

In 1905 the congress of KF decided to start a fire-insurance business. One of the main reasons was that the existing companies had little interest in insuring the insignificant chattels of the workers in the towns. Thus a fire would often cause severe privation. *Folksam* commenced operations in 1908, at first only with chattel insurance. The business has subsequently been expanded to include the insuring of practically all kinds of tangibles. The life assurance side dates from 1914.

*Folksam* really got going after the second World War, and developed during the fifties and sixties into one of the largest Swedish insurance companies. In terms of income from premiums, *Folksam* now ranks third, but leads as regards the number of policies issued. More than half the population is insured with *Folksam*. A comparatively new undertaking is the administration of a vast sickness insurance scheme initiated jointly by the employers and trade unions.

An insurance company designed primarily to serve co-operators and trade union members, *Folksam* aims at providing a competitive alternative to the private companies. It has been particularly successful in acquiring business from within the intended groups—the consumer co-operatives and the unions of workers and salaried employees.

The companies in the Folksam group are of the mutual type, with the policy holders as part owners. The governing body is the General Meeting, consisting of 60 individuals representing the policy holders. Influence is secured both to the trade unions and to the consumer co-operatives since KF appoints 30 of the delegates, the Confederation of Trade Unions 20, and the largest white-collar unions 10. The policy holders are further represented on the damage assessment committees and panels of experts set up by Folksam. The managerial functions are exercised by a directorate. During 1974 the premium income was Skr 1,150 million.

Since the prevention of sickness and accidents is in the Folksam view highly important, much effort is expended to this end—especially in the way of research concerning traffic safety. Considerable sums have, moreover, been allocated to the rehabilitation of disabled persons.

### **Oil Co-operative**

A decade or so of the 20th century was to pass before car ownership had become sufficiently widespread in Sweden to form the basis of a co-operative movement. The first purchasing association for petrol and other automobile products was formed in 1915 in Stockholm. After the Great War this was followed by others in various parts of the country, and towards the end of World War II there were 124 such associations, with altogether 9,000 members. After the war the number increased, but during the sixties, as a result of amalgamations, it was again reduced so that by 1970 there were only 34 purchasing associations, as compared with 171 in 1960.

#### *Development of the movement*

The aim of a co-operative oil business is, among other things, to help maintain competition and keep the prices of petroleum products as low as possible. Today all the co-operative interests in this field have been merged into a single organisation. The movement towards complete integration started in 1960 with the merger of a motorists' purchasing group, *Bilägarnas Inköpscentral (IC)*, and *Oljekonsumenternas förbund*, the OK Union. The latter had been set up in 1945 primarily as an importing agent for co-operative users of petroleum products. *Bilägarnas Inköpscentral* had been formed in 1926 as a central organisation for ten local purchasing associations, and had subsequently become the main co-operative organisation for the distribution of petrol. The name of OK Union was retained. In order further to consolidate the co-operative business in fuel, KF transferred, in 1963, its seven sales divisions for solid and liquid fuel to the OK Union. At the same time the two Swedish co-operative organisations for housing, HSB and Riksbyggen, became members, as did the consumer co-operatives in Denmark and Norway.

As a result of intensified collaboration between the central organisation and the regional and local associations, and also of a number of operating agreements, the co-operative movement in oil has been further strengthened. The aim of this streamlining has been to gain the advantages of integration while retaining the existing legal form of the movement, with its division into two functions—that of the central organisation and that of the local associations.

The governing body is the national assembly consisting of 68 delegates of whom 25 are representatives of the local associations, 25 of KF, and the



A petrol station outside Stockholm (Snabbvätt = quick work !)

remainder those of the other member organisations. The board of directors comprises 16 members, of which five represent KF and five the local associations.

The 30 local associations are independent units, the operations of which are in the hands of a board. The movement counts altogether 660,000 individual members, who can make their wishes known through their votes at the local and district meetings.

#### *Growth and achievements*

With a 15% share of the market for oil in Sweden, the OK organisation is one of the three largest enterprises in the business. As a result of the investments now being made, OK will soon embrace all operations except the production of crude oil.

Of late OK has concentrated its sales efforts on petrol, diesel oil, and light fuel oil. In the future, however, more attention will be given to heavy fuel oil, since the organisation is involved in the operation of a refinery built in partnership with Texaco. This refinery commenced operating in June 1975 and has an initial capacity for refining 7 million tons of crude oil per year. It supplies about 80% of OK needs for petrol and heavy fuel oils, and about half of its requirements of light fuel oil.

There are at present about 360 service stations run by the local associations, all of which are equipped with self-service pumps. The total sales of the OK Union amounted in 1974 to Skr 2,542 million. Sales to OK members accounted for about 40% of the total business. To the local associations they consist mostly of petrol, diesel oil, and accessories, and to other members mainly of fuel oil. In 1974 the sales of the local associations from their service stations totalled Skr 1,469 million.

#### **Co-operative Housing Organisations**

Co-operative housing has a long history in Sweden, the first societies having been formed about a hundred years ago. Legislation to regulate this type of activity was introduced in 1930, and was followed in 1971 by the present law



A housing development

concerning housing co-operatives. This law deals with the form of lease by which accommodation is made available "against compensation but without any limitation of time". Such a lease, which is called in Swedish a "dwelling right", can only be given by a co-operative association.

The early housing co-operatives were of a strictly local character often being confined to a single apartment house. The national *HSB* organisation was started in 1923, followed by *Riksbyggen* in 1940. Together these two organisations now administer 350,000 units out of a national total of some half million co-operative dwellings.

#### *HSB: History and development*

The first *HSB* society was formed in Stockholm after the local tenants' association had decided to sponsor a new type of co-operative housing organization, to be called *HSB*, or Tenants' Savings and Building Society. The *HSB* society differs from a tenants' association in that it actually builds accommodation. The name of the organisation indicates the principle on which it operates: "First save, then build." After a few years the *HSB* idea became a nationwide movement, aiming to provide an alternative to ordinary rental housing, by giving the possibility of full possession of accommodation obtained for the actual cost of construction.

*Organisational pattern:* *HSB* itself is so organised as to permit control by the members, either directly or through delegates, at all levels, from the individual housing co-operative to the national association. Between the individual *HSB* co-operative and the national association of the Tenants' Savings and Building Society there is always an *HSB* local society.

Legally each co-operative is an independent unit, managing its property through a committee elected by the tenant-owners. There are (1975) 2,800 housing co-operatives and 85 *HSB* local societies.

*HSB* tenants are members, not only of their own housing co-operative but also of the local *HSB* society which does the building, administers the members' savings, and aids the individual co-operatives in matters of



management. Any member can be elected as a delegate to the governing council, which exercises control between general meetings, or as a member of the board, or as accountant. This applies even to those who have become members but have not yet found an apartment.

The local societies are grouped in the national association, which serves them in all matters of technical, financial, legal or administrative character. Within the national association democratic rule is secured through the congress, the governing council and the board of directors. The local societies appoint 300 representatives to the former, which convenes every third year. The congress in turn elects 50 delegates to the general meeting, which together with the board of directors, consisting of nine persons elected by the general meeting and two representatives of the employees, constitutes the annual meeting.

The national association has five main divisions: administration, building production, technical, building materials, industrial production. It is the business of the building division to deal with the planning and evaluation of new projects, in collaboration with the local HSB societies. This division is also responsible for obtaining tenders and for inspection of the building construction, as well as for running a small department for one-family houses and temporary structures. The technical division includes sections for architecture, estimating, and development and research. The managing director has at his disposal legal and administrative departments as well as a department for long-term planning, which also handles the education side of the HSB movement.

*Ancillary activities:* One of the foundation stones of the HSB movement is its savings bank, enabling members to accumulate in advance the amounts needed for down payments on their apartments. This accumulation of capital in turn enables the movement to plan new construction in the light of a partially known demand, as well as providing a basis for continued development.

The total membership of the societies now exceeds 340,000, with 230,000 already housed. In addition HSB designs and manages apartment buildings that are owned, indirectly, by local authorities. Close on 100,000 apartments have been provided in this way, mostly in buildings that have subsequently remained under HSB management. Houses and holiday cabins have moreover been built by HSB's factory Borohus in large numbers for private individuals.

The association puts out information on an extensive scale. Besides its own magazine, *Att bo*, it publishes jointly with the national tenants' association a periodical called *Vår bostad*, with a circulation of 650,000.

#### *Riksbyggen—a union-sponsored organisation*

The other national organisation for co-operative housing, *Riksbyggen*, was started in 1940 by the construction workers' unions. The immediate aim was to reverse the slowdown in housing construction occasioned by the war, and thus improve the employment situation. In the long term, however, the intention was, then as now, to provide good housing, in agreeable surroundings, at a reasonable cost; to raise the proportion of non-speculative building; to undertake, in collaboration with municipal enterprises, the construction and ad-

ministration of housing and accessories; to form housing co-operatives and thus give tenants greater influence in the management of property; to provide services for housing co-operatives, local authorities, municipal enterprises, and others in all matters concerning housing construction and administration.

The above aims were confirmed and enlarged upon in a manifesto issued by the 1970 congress. Such a statement of policy can only be regarded as natural in view of the present ownership, comprising the Co-operative Union and Wholesale Society (KF), the Confederation of Trade Unions, the National Union of Construction Workers, a number of other national union organisations, 47 union local branches, the 67 Riksbyggen societies, and 123 housing co-operatives.

*Organisation:* Riksbyggen is an economic association with its head office in Stockholm and 31 district offices spread over the country. Congress is every third year, and between congresses business is conducted by a general meeting with 35 delegates. A board of 13 directors is elected by congress.

Although operations are centred on Stockholm, all the resources of the organisation can be made available to clients and tenants through any of the district offices. Membership is not in the central organisation but in the local societies that now exist in some 70 places around the country. Propagandising and internal information to members is in the hands of these local societies, which are also active in promoting the formation of housing co-operatives. They collaborate primarily with the district offices.

The central organisation comprises various divisions for handling orders from associated housing co-operatives and outside clients. These are: the Market Division for acquiring sites and gaining customers for the design or administration of projects; the Management Division with various local branches; an Architectural Division with four regional offices; the Construction Division, handling mortgages, tenders and contracts; and an Administrative Division. For the overall planning operations the general manager has the assistance of a special committee working in consultation with the district offices.

*Realizing common aims:* Production to date has amounted to about 200,000 apartments of which 110,000 are in co-operatives. More than 150,000 of the apartments are moreover in properties managed by Riksbyggen. On the production side Riksbyggen collaborates with another union-owned co-operative building organisation, *BPA Byggproduktion AB*—an arrangement that makes it possible to cover the whole field of building. The pooling of experience also aids in realising common aims in housing policy, including the efficient management of co-operative housing and ensuring that the tenants have a say in its design and construction.

The savings side of the Riksbyggen movement is arranged through the savings bank. There are at present over 20,000 accounts for the purpose of accumulating the necessary sums for down payments.

As part of its extensive information activities, Riksbyggen publishes a magazine called *Bygge och Bostad*. Together with the Building Workers' Union and BPA it also runs a study and training centre for employees and members of the societies.



A dairy in Kalmar

## Agricultural Co-operatives

Producer co-operatives for agricultural credit and supplies and for the marketing of agricultural produce are an integral part of Swedish farming. Altogether some 75%, of agricultural output passes through these co-operatives—99%, of milk production and 85%, of meat production.

Agricultural co-operation, the antecedents of which date back to the 19th century, is based on single purpose associations and today comprises 15 different branches, the most important of these being dairy production, meat production, forestry, supplies and credit.

The original small local associations have gradually merged into primary associations covering entire districts. This process of amalgamation is still going on and will probably result in each branch numbering some 6-10 primary associations. These primary associations are grouped, again on a single purpose basis, into National Federations, whose task is to co-ordinate inter-regional trade and to manage exports and imports. The National Federations are also in charge of research, development of produce, and other aspects of technical and economic development work.

By international standards, the agricultural co-operative movement in Sweden has taken over an unusually large proportion of the processing and



A new slaughterhouse in Luleå, North Sweden

marketing of agricultural produce. Thus dairy produce is processed completely within the farmers' own co-operative organisations. Some 85% of all meat production comes from co-operative slaughter houses, which are also trying to increase their share of the market in end-products, which at present stands at about 40%. On the other hand agricultural co-operatives do not generally engage in retail trade, although certain associations have their own chains of shops.

Agricultural co-operation is based on internationally accepted principles such as a democratic decision-making process with "one member—one vote", the distribution of paid up share capital and surpluses in proportion to members' utilisation of the services of their associations etc.

Agricultural co-operation today comprises a total of some 700 associations and 1,500 establishments throughout the country. Altogether it employs some 55,000 people and has a turnover of about Skr 13,000 million.

Producer co-operation is paralleled by the Farmers' Union, whose task is to safeguard its members' social, economic and cultural interests. Altogether

there are some 2,000 local branches affiliated to 27 county associations. The Union and co-operative movement numbers a total of about 40,000 elected officers.

*The Federation of Swedish Farmers (LRF):* The head organisations of the co-operative associations and the Farmers' Union merged in 1971 into a single body, the Federation of Swedish Farmers (LRF), whose task is to safeguard agricultural interests at central level, e.g. in discussions of agricultural pricing.

*Local level:* It was considered important to protect the advantages inherent in small local sections within the Farmers' Union and the basic member group within the Farmers' Co-operatives. For this reason, the organisational systems on a local basis have remained unchanged. The local sections within the Farmers' Union continue to be forums for information and union matters. The local societies of the Farmers' Co-operatives are the base for their members' activities. The basic principle is that the farmers should be members both of the Farmers' Union sections and of the Farmers' Co-operatives.

*Regional level:* At the regional level today there are the provincial Farmers' Unions and a joint committee for the Farmers' Co-operatives, the Farmers' Union and other agricultural societies.

It has been thought appropriate to combine in one organisation all general activities at the regional level. As the government administration is based on provinces, the LRF works within the same area. The organisation is based on the previous provincial Farmers' Unions and is responsible for agricultural policy within the province and for providing general information to farmers, and to different groups outside agriculture. The provincial organisation is also the forum of the central organisation for observations and contacts within the province.

Delegates to the general assembly of the provincial organisation are elected by the sections of the Farmers' Union. The board is elected by the assembly but in the by-laws it is stated that the Co-operatives shall have two-fifths of the seats.

*National level:* The national organisation is composed of three juridical units but works as one organisation. There is a General Assembly, a Board and a common Managing Director. Members of the apex organisation are the farmers and the local and national branch co-operatives. The apex organisation has two main functions, liaison and services. It represents the interests of the farmers in discussions with the public authorities and other organisations, and is responsible for co-ordination and development within the farmers' co-operatives; and provides different kinds of services to both the farm members and the member co-operatives. The Federation also provides advice on business economy, taxation and legal affairs, and has taken the initiative in building up a producer service under the management of the agricultural co-operatives; this service has gradually expanded and is being co-ordinated in national and county committees.

*Services for the societies and national organisations:* Through the Federation the societies and national organisations can secure the services of professional auditors, economists, industrial technicians, lawyers, organisation and tax-

tion experts and information specialists. The Federation maintains continuous contacts with governmental price-regulating authorities, especially when new price agreements are being negotiated and in connection with the so-called inflationary rule. The Federation also keeps in touch with a great number of other organisations: trade unions, consumers' organisations, industrial organisations, etc. An important external contact medium is the weekly publication *Land*, with a circulation of 340,000, of which 280,000 are distributed to farmers and employees and the remainder subscribed for.

## Swedish Co-operation and the Developing Countries

During recent years, the Swedish co-operative movements have been engaged in technical aid to developing countries. Such aid is handled through a special foundation, the *Swedish Co-operative Centre (SCC)*, the operations being financed by contributions from the main co-operative organisations and from SIDA, the government organ for aid to the developing countries. International co-ordination is arranged through the International Co-operative Alliance, which maintains regional offices in India and Tanzania.

The Swedish Co-operative Centre was established in 1968 on the initiative of KF in collaboration with the National Federation of Swedish Farmers. KF

Discussing an educational plan with the SCC expert



had already drawn up a programme for co-operative aid to developing countries and had started fund-raising activities among its members. This activity, known as "Without Boundaries", started in 1958 and the procedure is that the members of the co-operative societies waive their claims for part of the dividend they receive for the goods they have bought in the Konsum shops during the year. From 1969 onwards members of other Swedish co-operative organisations have also subscribed to "Without boundaries".

The aim of the institution is primarily to convey knowledge to the developing countries about all types of co-operation through various educational activities, including the training of co-operative leaders from developing countries at annual seminars in Sweden. Educational programmes in East Africa and South-East Asia are also subsidised by the SCC, which collaborates with the ICA.

Other tasks include administration of projects, recruitment of experts and assistants for work in different developing countries. SCC also spreads information in Sweden about the part played by the Co-operative Movement in the developing countries and tries in different ways to promote subscription to "Without boundaries".

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# A visit to Chinese Communes – Agriculture and Credit in Chinese Villages

by **Shinkichi Katayanagi**,  
President, Central Co-operative Bank for  
Agriculture & Forestry, Japan

*Mr Katayanagi visited China in September, 1974, at the invitation of the Society of Chinese Agriculture, and has kindly reported his impressions of this visit for the "Review of International Co-operation". He was particularly interested in learning more about the business activities of the People's Communes, about Chinese agriculture, and about the present position with regard to food supplies in China. Edit. 1/*

There is a saying in China: "If you want to know about farming, go to Tachai!" So of course I went to Tachai. I also visited the Red Star and Evergreen People's Communes near Peking, and the Tali People's Commune near Kuangchow (Canton), making four in all.

## **Social and Political Activities**

As there are many descriptions of the People's Communes, I will not go into detail. Briefly, a commune is an organisation which combines political and social activities. The four Communes that I visited had memberships varying from 20,000 to 70,000. There are also bigger Communes with memberships of around 100,000 people.

The Commune is the administrative unit for a certain area, similar to a Japanese county. While its main purpose is collective farm production and management, it is also concerned with health, education (primary and middle school), administration, public law and order, and its own unit of the militia. In a word, it is a composite organisation. I estimate that there are approximately 100,000 Communes in China.

There are 800 million people in China, and of these 650 million are engaged in agriculture, working in the People's Communes which provide China's strong agricultural foundation. Land can

be owned either by the state or by the Communes, and most farm land belongs to the Communes.

Within the Communes there are "Production Brigades" (Productive Associations), and under these are "Production Teams", rather like farming villages.

## **Public facilities provided by the Communes**

The ultimate ownership of the land is vested in the People's Communes. However, the cultivated land which provides the basis of agricultural production is held by the Production Brigades or Production Teams. On the other hand, the Communes provide accommodation for the general public, schools, hospitals and other community and public facilities.

Farm land and farm machinery are owned by the Production Brigades or Production Teams. Proceeds from the harvest (after deduction of all expenses) are distributed among the Production Brigades or Teams, and by them among their members.

Agricultural production is therefore carried on by participative management and co-operative production based on the Production Brigades. Some of the produce is bought by the Government; there are no private traders.





The author at the farm of the Evergreen People's Commune near Peking

In this connection, I should like to draw attention to the fact that the Chinese Government allows private plots of land, amounting to perhaps 5% of all agricultural land. On this private land, outside government control, the farmers produce vegetables and raise poultry, etc., for the use of their own families.

#### **Public Welfare and Health**

There are, of course, hospitals and doctors in the Communes, but I would like to refer particularly to the so-called "barefoot doctors" or medical auxiliaries. Auxiliaries, relatively well educated and with some medical training, are allocated to each Production Team and provide simple medical treatment on the spot, or if necessary refer patients to the Commune's hospital with its fully trained doctors. These medical auxiliaries have played a very important part in the social services provided by the Communes.

Before the revolution, about 80% of the people of China were in the grip of the big landowners, and they had a hard time. Their living standards now are much higher. Although the distribution of food and clothing is still under government control, both are supplied to all without discrimination. Judging from these conditions, agricultural production is now much higher, and one farmer we visited declared: "Compared to the hard times before the revolution, our present life is beyond description!" I could well understand this.

#### **Financial Reserves**

A Commune's first obligation is to set aside a certain sum out of earnings from production as its *Public Reserve* or *Accumulated Fund*. These reserves are mainly to cover the outlay necessary for increasing productivity and facilities, such as the repair of roads, agricultural land improvement and reorganisation, irrigation etc. Something like 10% of production earnings may be put to reserve in this way in each Commune, and in the Tachai Commune it reaches 26%.

In addition there is a *Welfare Fund*, for which 2% or 3% of the harvest is allocated, which supports social welfare facilities such as hospitals.

Thirdly there is an Agricultural Tax. It does not increase with increased production—in this it differs from the Japanese Agricultural Tax—and therefore, although the tax is a burden where production is low, it becomes less of a burden as production increases. It amounts to about 2% of production in a "low tax" Commune, and is now never more than 3% or 4%.

Thus the Production Teams contribute about 10% of their harvest or earnings to the Accumulated Fund, 2% or 3% to the Welfare Fund, and another 2% or 3% through the Agricultural Tax. As these contributions or allocations are a relatively small proportion of the earnings of each Production Team, there is ample incentive to increase productivity and expand production.

After deduction of the various expenses, as well as the three contributions to the resources of the Commune, the surplus earnings of the Production Teams are distributed to their members in proportion to work contributed. They receive something like 40% or 50% of the value of the harvest after all expenses have been paid. With an income equal to about half the value of the crops they produce, the living standards of the members of the People's Communes are rising.

### **The Function of the Credit Co-operatives**

In the Chinese economic system, the People's Communes are served by Credit Co-operatives, concerned with saving and financing, and also by Supply and Marketing Co-operatives, which distribute domestic supplies in the same way as Consumers' Co-operatives in Japan. Having a professional interest in financial matters, I addressed some questions to the Vice-President of the Chinese People's Bank, who is also the President of the Central Bank.

According to him, the People's Bank has two functions: one is that of a "central bank", the issue of currency, in the same way as the Bank of Japan; the other is that of a commercial bank, concerned with loans and deposits. Foreign exchange business is dealt with by the Central Bank of China. The People's Bank is also concerned with agricultural financing, but in the rural areas the Credit Co-operatives, formed by members of the People's Commune are as a rule the main financial institutions.

The Commune has a considerable sum of money in Welfare, Accumulated and other funds, and these surplus reserves are deposited with the Credit Co-operatives, in the Commune's account. Near Kuangchow (Canton) I heard that, excluding income from private land, the annual income per head of the members of the Commune participating in collective farm management was 382 yuan (£82). Usually personal spending is about 8 or 10 yuan a month, or about 120 yuan a year, so that with an income of 382 yuan they are able to make considerable savings and can deposit these with the Credit Co-operative.

### **The Attitude to Savings (Thrift and Credit)**

China is a communist country, and the payment of return on capital or of interest on savings is questioned as a matter of principle. Mr Li Hsien-Nien, the Chinese Vice Premier, said, however, that an increasing amount of money is needed for reconstruction and the fulfilment of the revo-

lution, and the co-operation of the people is necessary. The idea that "Building the country through diligence and thrift protects the lives of the people" has spread throughout the country.

The rate of interest on current accounts with the Credit Co-operatives is now 2.16%, while the rate on fixed deposits is 3.24%. A rate of 4.32% is charged to borrowers for a short-term loan for production purposes, while a long-term loan to finance equipment is charged at 2.16%. The People's Communes deposit their surpluses at the People's Bank, and the rate of interest on these deposits is 3.24%. When the Communes borrow from the People's Bank they pay interest at only 2.16%, which is the rate of interest paid on current accounts. In other words, the rate of interest paid on deposit accounts is higher than the rate charged to the Communes on loans. The surplus earnings of the People's Communes are deposited at the People's Bank. The costs of social welfare are met by the Welfare Fund, and it is worth noting that, since the revolution in 1949, there have been no significant price fluctuations in China. It is said that there is no inflation there.

I turn now to the prices policy. Before the revolution farm produce fetched low prices and industrial products fetched high prices. But now the authorities are trying to increase farm prices relative to industrial prices, to correct the imbalance. Priority is given to food production as against industrial production. The bicycle, the sewing machine and the radio still have a status comparable to the Three Sacred Treasures of the Imperial Japanese Court, that is, they are luxuries compared with the necessity of food. In a big city such as Shanghai the monthly wage of a labourer is somewhere around £13.00, and the prices of goods have long been stabilised. As industrial productivity increases, the tendency is for the unit prices of industrial products to fall. I think the strength of China lies in its success in controlling inflation.

### Reflections on the Visit

Since the normalisation of relations between China and Japan, Japanese farmers have been worried about increased Chinese food production and the possible export of cheap Chinese food to Japan. However, the Chinese Vice-Premier Mr Li Hsien Nien, was reassuring on this matter. "At present", he said, "we are trying to increase food production in China so that the people can eat more and better, and also in order to build up food stocks as a contribution to national defence. We do not export agricultural products to Japan, and there is no reason why Japanese farmers should harbour ill feelings towards us. At present food stocks held in China by families, by People's Communes and by the Government amount to some 400 million tons; it is hoped to increase these to 800 million tons. Food stocks are increasing in China, but for the time being there is little chance of significant Chinese food exports to Japan,

and Japanese farmers need not concern themselves unduly about this possibility in the foreseeable future."

Mr Li Hsien Nien said that because the mechanization of Japanese agriculture was achieving a significant increase in production per head and greater efficiency, the Chinese would be interested in technical assistance from Japanese farmers. I myself think Japanese agricultural machinery might be suitable on small farms such as those in the area round Canton, but that for the large scale farms in North East China, big agricultural machines of the kind produced in the USA would probably be more appropriate.

Our visit to China was extremely interesting. Although the Chinese and Japanese social systems are different, it is necessary for us to learn what we can from the Chinese experience, and to apply such of their ideas as are relevant to Japanese agriculture.

Japanese agricultural co-operative leaders visiting Peking



# A View of Icelandic Co-operation

by **Eysteinn Sigurdsson**

Samband Íslenskra samvinnufélaga

The federation of the co-operative societies in Iceland, *Samband íslenskra samvinnufélaga*, had in many ways a prosperous year in 1974, although some gloomy signs for the future were visible. As the present writer informed the readers of this Review some years ago (No. 4/1972), Samband is the central organisation of 50 co-operative societies dotted along the coastline of the island. Their membership at January 1st 1974 was 39,128, 18.4 per cent of the population of 213,070. Their national characteristic is a twofold role as mixed consumers' and producers' societies, although some exceptions exist.

In Iceland the year 1974 was marked by two remarkable events. The origin of the present day Icelanders has been traced back to Viking settlers who came to the island in the ninth and tenth centuries. Historians agree upon the fact that the first settler, Ingólfur Arnarson, came to the country in 874. Thus the nation commemorated the 1100 years anniversary of the settlement last summer, on a festive day in July, when a quarter of the nation gathered at Thingvellir, the site of Iceland's old Parliament, to celebrate in extremely fine weather.

The other event was the overcoming of the last obstacle to a road following the coastline all the way around the country. This last obstacle was a desert of sand, with

the country's largest glacier, Vatnajökull, on one side and the sea on the other, and subject to severe floods from the rivers flowing across. The year 1974 witnessed the opening of bridges over the rivers, and at long last we are now able to drive "round" our country.

This has already caused an increased stream of tourists, Icelandic and foreign, along this route. The co-operative societies are as a rule heavily engaged in retailing, most of the items offered for sale by the co-preneurs in that field in the areas in question and they felt it their duty to undertake the task of giving the best possible service to the tourists. Last year thus called forth the opening of a number of new sales outlets, specially designed for this task, and the renovation of others. At these outlets the customer can get snacks, light refreshments or hot meals according to his wishes, as well as films, souvenirs, delicacies, etc. Of course his car is also attended to: the tourist can buy oil, petrol, etc., at these outlets and have small repairs done. There is also usually an ordinary self-service retail shop at the same place, where the tourist who wishes to cook his own meal out in the open can do his shopping.

This brings us to the services provided by the Import Division of Samband at its Central Warehouse in the capital, Reykja-



A typical tourist-service shop in *Vik i Myrdal*, run by the local co-operative society  
(Photo: S. Jonsson)

vik. The warehouse maintains stocks of most of the items offered for sale by the co-operative retail outlets. The Division has further made numerous successful efforts in recent years to lower the distribution costs of these goods, mainly by introducing innovations in shipping and through computerising retail-price calculations.

The Division's Central Warehouse has operated for several years in inadequate premises, which have hindered the necessary rationalization. A new Central Warehouse of 22,000 square metres is now being built in Reykjavik and will probably be taken into use in the spring of 1976. The new building will greatly improve the ability of the Import Division to serve the co-operative societies. For several years the Division has succeeded in transferring a considerable part of its wholesale profit to the credit of the societies, and in the new building it might be able to lower its distribution costs still more to the advantage of the societies and their members.

The year 1974 showed an almost 37 per cent increase in Samband's turnover compared with 1973, to 15,403 million Icelandic *Krónur*. But operational costs also

increased; for example the salaries paid by Samband increased over 50 per cent, side by side with a high rate of inflation.

The gloomy outlook for the future, mentioned above, was caused by the economic difficulties faced by the nation as a whole. Exports of fish and fish products make up the major part of Iceland's foreign currency income, and in 1974 there was a considerable drop in prices for those goods on the world market. At the same time relatively high wage increases took place in the country, which along with the general upward trend in prices of imported goods resulted in increasing amounts of foreign currency being spent on imports. This led to decreasing currency resources, causing two devaluations of the *Króna*. Thus £1 was equivalent to 193 *Krónur* at the beginning of 1974 and to 362 *Krónur* in early March 1975. The corresponding figures for the US dollar were 85 and 150 *Krónur*.

As a consequence the Icelandic co-operative movement finds itself having to invest more heavily in stocks than ever before. After decades of constant inflation in the country this is bound to cause difficulties. Additional capital must be borrowed,



The cod is one of the most important species caught by Icelandic fishermen. Its price fell considerably on the world market in 1974. (Photo: Th. Agustsson.)

mostly from banks already limiting their loans in order to fight that very inflation, and interest rates are high, again mostly caused by the long-standing struggle against inflation.

The climate in Iceland is cold and very variable, which forces us to make our houses and other buildings strong and durable. This, as well as the scattered population and tough living conditions, makes the

country a very "expensive" one to live in. In the last decades the nation as a whole has worked hard in order to improve its standards and gain decent living conditions. A concomitant of this has been economic expansion, in turn inducing inflation and a series of devaluations. This has forced Icelandic business-men, co-operators not excluded, to work at times under great strain. Such a time is obviously the present.

# Co-operative Development in Kenya

by **Lars Karlen**, Senior Nordic Adviser (Education)  
with the Ministry of Co-operatives  
and Social Services, Kenya

## Introduction

Some of the main characteristics of developing countries are low productivity, lack of capital and the inadequate purchasing power of the majority of the population. In this situation the promotion of co-operatives may very well be an important government contribution to economic development. Through co-operatives, farmers can benefit from the economies of large-scale operation. Co-operatives also provide a setting in which the individual member can develop a spirit of independence and self-reliance, serving as an effective medium for education and extension in several fields of social and economic development.

A wide gap still remains between present income levels in Kenya, and it is the government's policy to move towards bridging this gap. The Kenya Government once stated that:

*"It is felt that the idealism of the co-operative movement and its democratic structure together with its principles and organisation provide an effective and tested method of implementing African Socialism".*

Since Kenya achieved independence in 1963 the co-operative movement has grown very fast. The number of registered societies over the last decade has increased tremendously. In 1963 there were 639

registered co-operative societies while ten years later the number had increased to 1,688 primary societies although not all of them are active.

In the agricultural sector, co-operatives in Kenya have steadily increased their role so that in 1973 there were approximately 600,000 co-operative members. The total turnover in 1973 for the agricultural societies was 540 million shillings.

In towns all over the Republic savings and credit societies are mushrooming and growing fast. In 1973 there were 148 societies of this type with a membership of 29,000 members, mostly employees. The consumers' co-operatives are few in number and face strong competition from the private traders. Only 41 consumers' societies were established in 1972 with 12,000 members.

## Structure of the Movement

The co-operative movement in Kenya is based upon the ordinary members who are mainly small-scale farmers growing coffee, pyrethrum, cashew nuts, cotton, sugarcane, etc., or delivering milk to the societies. The farmers are members of primary societies, whose membership varies from 10-20 individuals to several thousands. The biggest primary society in Kenya is the Mathira Farmers Co-operative Society on



A coffee farmer picking coffee berries

the slopes of Mount Kenya with a membership of about 11,000 small-scale coffee farmers.

In principle the primary societies in a district form a District Co-operative Union. The apex organisation of the co-operative movement in Kenya is The Kenya National Federation of Co-operatives (K.N.F.C.) to which the unions are affiliated. Countrywide organisations like the Kenya Co-operative Creameries (K.C.C.), Kenya Farmers Association (Co-operative) (K.F.A.), Co-operative Bank and others are also members of K.N.F.C.

#### **The Governmental Influence**

Since November 1974 there has been a separate Ministry for Co-operative Development in Kenya. The executive organisation is the Department of Co-operative Development, headed by the Commissioner for Co-operative Development who has powers to guide, supervise and intervene

in the affairs of co-operatives on the basis of the Co-operative Act of 1966.

The Department is divided into an administrative unit headed by the Deputy Commissioner, and five functional divisions, viz., Audit and Accounts Division, Development Planning Division, Credit and Finance Division, Education and Information Division, and Settlement Division, each headed by an Assistant Commissioner.

In the field each province is under the responsibility of an Assistant Commissioner or Provincial Co-operative Officer. Under his command are District Co-operative Officers with specialists in education, accountancy, credit, banking and auditing to guide and supervise the unions and societies in the districts.

#### **THE NORDIC PROJECT FOR CO-OPERATIVE ASSISTANCE TO KENYA**

##### **Background**

In 1965 the Kenya Government approached





Banking office of the Nyeri Union

the Nordic countries about the possibility of receiving technical assistance for co-operatives in Kenya. The negotiations that followed led to an agreement between the Kenya Government and the Governments of Sweden, Finland, Denmark and Norway (and Iceland from 1974 onwards) to establish a 5-year Nordic Co-operative Project (1967-1972). The period was extended for a further 5 years to the middle of 1977. During this 10-year period, Nordic assistance, in the form of grants and expenses for Nordic personnel, will amount to about 80 million shillings.

The number of Nordic Advisers in 1974 was 46 and was steadily being reduced, compared with the staff of the Department (500), the movement (5,000) and the members of co-operatives (600,000). It is clear that the development of co-operatives does not depend entirely on the Nordic personnel, but on Kenyans themselves. However, the Nordic Advisers are putting

all their efforts into assisting the Kenyans to reach their development targets within certain specific fields.

#### **Main Activities**

The Nordic Project concentrates on assistance in five main fields of the Co-operative Department's duties:

- 1 Education
- 2 Accounting
- 3 Credit and Management
- 4 Planning and Management
- 5 Promotion of the Kenya National Federation of Co-operatives.

#### **Education**

It is obvious that systematic education and information of staff, committee members as well as general members, is one of the basic tools for better understanding and good working performance in a co-operative society.

The biggest visible result of the promotion of education is the Co-operative



Kenya's President, Mzee Jomo Kenyatta, at the official opening of the Co-operative College of Kenya

College of Kenya. The College accommodates a total of 170 students and caters for in-service training of co-operative staff and committee members, as well as basic and in-service training of Department staff. During 1974, 1,154 students (35,478 student days) participated in various courses and seminars.

In the field, provincial education teams are responsible for planning, coordinating and implementing education programmes for movement staff, committee members and ordinary members. In four of the teams Nordic advisers work together with Kenyan counterparts, while in three provinces the Nordic advisers have been withdrawn thus leaving the full responsibility to Kenyan teams.

Keeping in mind the big number of staff (5,000), committee members (8,000), and ordinary members (600,000), it can be understood that the provincial teams have to rely upon a decentralised system of work,

thus involving the District Co-operative Officers and the Co-operative Education and Publicity Officers from the unions in the day-to-day implementation of education activities. The policy in field education is to put most of the resources into training committee members and members. During 1974 the information and training programmes were extended to cover 2,000 committee members and 75,000 ordinary members.

#### **Accounting**

One of the major reasons for the difficulties of the co-operative societies was the poor quality of the bookkeeping. The Nordic Project, together with the Department, consequently saw it as one of their most important tasks to improve the standard of bookkeeping in the co-operative movement. Therefore new standardised accounting systems covering the most important marketing societies, i.e. coffee, dairy,

pyrethrum, sugar and cotton societies, were drawn up, tested, and have to a large extent been implemented. Although good results have been achieved, much remains to be done especially on the side of implementation and consolidation of the standardised accounting systems for management purposes.

### **Credit and Savings**

It has been generally agreed that, if credit facilities are available for agriculture, the development towards monetary and commercialised agriculture can be speeded up. A scheme for credit to small scale farmers through co-operatives has been designed, known as the Co-operative Production Credit Scheme (C.P.C.S.).

In order to create a system of self-financing for the credit scheme, a savings scheme is being implemented, closely connected to the standardised bookkeeping system. This enables the savings scheme to be introduced in areas where e.g. commercial banks are not operating.

The total savings collected at the end of 1974 was K.Shs.61 million from 160,000 members, and short term loans

granted to 56,000 members totalled K.Shs. 49 million.

### **Development Planning and Management**

This Division is divided into three sections: the Statistics Section keeps records of co-operative activities; the section for Surveys and Projects is responsible for enquiries, new co-operative projects and collection of basic information about co-operatives; the Planning and Management Section develops management systems. Nordic Management Advisers in the field assist co-operative unions either to implement new systems of management or to consolidate the already implemented systems.

### **Kenya National Federation of Co-operatives**

The national apex organisation for the co-operative movement in Kenya is expanding fast. It endeavours to assist the member co-operatives in such matters as insurance, wholesale buying of farm inputs, stationery and office equipment. K.N.F.C. also assists the movement in education and information to members by editing a newspaper and broadcasting weekly radio programmes. Officers from this organisation also represent co-operatives in Kenya and abroad.

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# Book Review

**CO-OPERATIVE CHRONOLOGY: Supplement No. 2 to "Co-operative Information".**

*Published by the International Labour Office, Geneva, 1973. 307 pages, with index xii pages.*

For over half a century the Co-operative Service of the International Labour Office, known under various titles at different periods, has been one of the greatest—and is now probably the world's greatest—repository of knowledge about Co-operation. The ILO's relations with its member governments and, along with them, employers' and workers' organisations, have afforded opportunities and facilities for gathering information which no other institution can match. It must be gratifying and encouraging to all students of Co-operation that the ILO, after a period when the urgency of rendering aid to young Co-operative Movements in the Third World seemed to tax all the energies of the Co-operative Service and limit its activity in the field of information, has unlocked its storehouse and is making its wealth of information about the Co-operative Movement and its literature universally available. Thus after the Co-operative Bibliography, published in 1973 as Supplement No. 1 to "Co-operative Information", its periodic bulletin, appears the Co-operative Chronology which is the subject of the present review.

It makes a book of over 300 pages, of which less than half are devoted to the outlines of a Co-operative Chronology which begins with the year 1750 and ends with 1973. This is preceded by a study by Mr R. Verdier, a member of the ILO's staff, of the evolution of the world-wide Co-operative Movement, presented mainly in the form of lists and tables relating not only to the branches of the Movement, their appearance and development in successive continents, but also to the legislative measures introduced for the encouragement and regulation of co-operative activity. For every important section there is a special bibliography which is correlated by a system of serial numbers with the companion Co-operative Bibliography already mentioned. As befits a work intended almost entirely for reference purposes, the contents consist of facts and dates presented with a minimum of comment and interpretation.

Mr Verdier and the anonymous colleagues who must have helped him are entitled to the congratulations and thanks of Co-operators everywhere for this pioneer work. The book is a vital contribution to the development of a common consciousness amongst the Co-operators of the globe who need, more than anything for effective and enduring international Co-operation, a fund of mutual knowledge of one another's activities, history and organisation.

As the famous Dr Samuel Johnson remarked on an entirely different matter, the marvel is not that this work is not done perfectly but that it was done at all. A critical opinion of the form and structure of the work should in all fairness wait until readers have gained some experience of it as a working tool. Nevertheless it is open to criticism immediately because of the numbers of minor blemishes, such as errors of transcription, typesetting and spelling of proper names, which cannot fail to be remarked by the least critical of readers and which could surely have been prevented by attentive proof-reading at some stage of the production process. It is distressing to find this lack of accuracy in a work of reference which will be handled not only by the knowledgeable, who will recognise the errors and discount them, but also by neophytes who cannot help being misled or confused by them.

One rough and ready test of the accuracy (the chief component of the value) of a work of reference is to examine what it has to say on a given subject of which the reader has previous and precise knowledge. The "Co-operative Chronology" does not always emerge unscathed from this test. For example, under the heading "Co-operative Congresses (1831) England", the Co-operative Congress which met in London in 1869 is rather misleadingly called "the first European Co-operative Conference". This description obscures the fact that the Congress, although attended by a considerable number of fraternal delegates and invited guests from Great Britain and the Continent, was essentially a congress of delegates appointed by the co-operative societies and federations of the United Kingdom—the first of a series which has run unbroken for over a century. The statement that "the first International Co-operative Congress was held in 1889" is similarly misleading. This congress was in fact a national congress con-

vened by the *Chambre Consultative* of the French Consumers' Co-operatives attended, like the British, by fraternal representatives from abroad. It was called "international" by Charles Gide and Edouard de Boyve, who were at that time enthusiastically trying to launch an international co-operative alliance. Nevertheless, the attendance of a handful of representatives from other countries does not convert a national into an international congress in any real sense. The first truly international Co-operative Congress was that which met in London to found the ICA in 1895. This is called "the second London Congress" by the compilers of the Chronology, who apparently left out of account the congress held in London in 1832 following the Manchester Congress of 1831 which they do mention.

Doubts arise again on the page headed "Theory and Principles of Co-operation, 1849, England" because of what is omitted. In particular, just as there were poets before Homer, there were co-operative theorists before Charles Gide, and the omission of Dr William King's "Co-operator", Schulze-Delitzsch's "Assoziationsbuch" and the "Manual for Co-operators" of T. Hughes and E. V. Neale who preceded Gide, and of any German theorist who came after him, seems strange. *A propos* of Dr King, it is rather astonishing to find him described as the founder of the first Co-operative newspaper, first because that is a curious term to apply to his little monthly 4-page tract, and secondly because there was a "Co-operative Magazine" published in London in the middle 1820s

before Dr King had published a line on Co-operation.

In the chronological outline the entries relating to Germany for the year 1948 refer to the foundation of Co-operative Research Institutes at the Universities of Erlangen and Münster, as well as to the formation of a special Society for wholesale and export trade, but there is no mention at all of the Congress at Hamburg in September of that year which marked the re-establishment on a regular basis of the two central federations, the Central Union and the Wholesale Society GEG of the Consumers' Co-operative Movement after years of suppression under the Nazi regime. Since a chronological outline must be selective, its compilers need a keen and well-informed sense of what is historically more and less important.

Of course, the time is long past when any individual, even in a lifetime of study, could presume to take the whole of Co-operative knowledge, extending over two centuries in time and over the habitable globe in space, for his province. An adequate and accurate Co-operative chronology can only be the product of a carefully selected and well-organised team who not only know, as individuals, certain aspects of Co-operation in depth but are also capable of cross-checking one another's work. It is greatly to be hoped that the International Labour Office will find the finance and the personnel to give us before long a revised version of the Chronology, enhanced in its accuracy, reliability and usefulness.

W. P. WATKINS

## A Reply

by R. Verdier, ILO

To the Editor

Dear Sir,

It is an honour, an encouragement, and I would say almost a "beatification", that a co-operator as eminent as Mr Watkins should have cast his critical and knowledgeable eye on "Chronologie coopérative"—and that I am permitted to thank him.

This "outline" is a reference work in a state of continuous expansion which, starting as a "skeleton" of some 50 pages published in

No. 3/71 of "Informations Coopératives", is perpetually being expanded, sifted and amended. The 100 pages of facts appearing in Supplement No. 1/1973, with which we are here concerned, have already been augmented by 20 pages in "Informations Coopératives" No. 3/1973, by 9 pages in "Informations Coopératives" No. 1/1974 and by another 8 pages in "Informations Coopératives No. 2/1974. A 28-page offprint is in preparation and will be distributed with No. 1/1975, but even since this the "matrix" has garnered a plentiful harvest.

"Harvest" is an apt term, in the sense that I myself have the whole responsibility for the selection and presentation of the entries,

subject to certain guidelines. For example, and because the point at issue here is mainly Congresses, only the first national congresses have been abstracted, with later ones only where distinguished by an important event or decision. This is the reason that, for the UK in 1837 the first co-operative congress held in Manchester is mentioned, but the London 1832 and later congresses have been omitted.

No team of “anonymous colleagues” helps me with this research, which I carry out unaided, from sources which themselves remain anonymous: press, official reports, writings, etc.

This chronology, sketched out as stated and augmented as “finds” come to hand, has already attracted corrections and important additions from various writers and co-operative organisations. In particular, the following chronologies have been revised by the respective countries: Argentine, Greece, Turkey, Japan, Poland, Romania, Italy, Portugal, not to mention various precise historical details supplied by innumerable co-operative organisations.

Will the dialogue set in motion around this chronology eventually make possible a new, consolidated and even more important edition? One hopes so.

Another problem is that of translation, the original being in French. For example, Mr Watkins notes the error which has crept into the English edition concerning the 1895 London Congress described as the “second Congress”. In fact p.186 of the “Cooperative Chronology” states:

“1895—United Kingdom: The London Congress, foundation of the International Cooperative Alliance (ICA), *First Congress*” (i.e.: first Congress of the ICA);

and p.36 of the same edition:

“The foundation of the ICA at the *second* London Congress in 1895 marks the appearance of the Cooperative movement on the international social and economic scene.”

(while the original French text—p.36 of “Chronologie coopérative”—puts it as follows:

<sup>1</sup> “. . . et en 1895 encore un autre congrès de Londres au cours duquel fut fondée l’ACI etc. . .”).

The above is an excellent example of the contradictions which can slip in despite the efforts of the editing team (there we do have indeed a team) who have still not managed to avoid some regrettable “bloomers”.

Let us turn to the incriminating facts, which will also serve to highlight the process by which the chronology has developed. 1869 and 1889—Mr Watkins states that to describe the London Congress as the “first European co-operative congress” misrepresents the fact that this was a British Congress, to which a number of delegates from the continent were invited. This is obviously correct, and the phrase “European congress”, although used by many French writers, is unfortunate. The correction already planned to appear in No. 2/1975 of “Informations coopératives”, now in course of preparations, is as follows:

<sup>2</sup> “Le Congrès de Londres, premier congrès auquel participent des délégués européens et où William Pare propose la création d’une ‘Ligue coopérative de Grande Bretagne et de l’Etranger’.”

Clearly in this sense it was the first congress with a European “spirit”.

It is the same as far as the 1889 Congress is concerned. The relevant note will be:

<sup>3</sup> “France—A l’occasion du 4<sup>ème</sup> Congrès des sociétés coopératives françaises de consommation tenu dans le cadre de l’Exposition Universelle célébrant le Centenaire de la Révolution française, Ch. Gide présente le ‘Programme coopératiste’ adopté à Lyon en 1886.”

1849—“Theory and Principles of Cooperation”, England (p.50 of Cooperative Chronology). The only purpose of this page was to “place” co-operative thinking (starting from George Jacob Holyoake’s “Manual of Cooperation”), which I thought could be split up into three periods—before, during and after Charles Gide. But *no* works are quoted, the chronology referring to the Bibliography by way of table 17. Schulze-Delitzsch is dealt with on p.88: “Credit Cooperatives. 1853. Germany” and under 1853 (p.175) is stated: “Schulze published his first work at Leipzig”. If the reader then refers to the bibliography of table 27 (p.92), he will find in 1853 no. 7 which refers to the book “Assoziationsbuch für Deutsche Handwerker und Arbeiter”, and so on.

Similarly in table 17, note 607 under 1888 refers in the bibliography to the "Manual for Cooperators" by Hughes and Neale.

These writers, and many others, have therefore not been omitted. Their works have been quoted under other headings.

1828—the Cooperative press. Mr Watkins is surprised to find Dr King's "Co-operator" distinguished as the "first co-operative newspaper". In actual fact, the French original stated (p.23):

<sup>4</sup> "Le premier journal cooperatif du monde—du moins le premier ayant propagé ce vocable—"The Cooperator" publié de 1828 à 1830"

but the translation has twisted the meaning, by putting this essential qualification at the end of the paragraph. The Owenite "Cooperative Magazine" (1827-1828) is in fact mentioned on p.169, but this is considered by historians to have been issued for publicity purposes. Specifically, the first periodical to publish a systematic presentation of co-operative ideas seems to have been "The Economist" (1821).

Let me say here in passing that we are dealing in the realm of uncertainty which always surrounds the dawn of a movement, and that the details, even the actual dates, often vary according to the source or the commentator.

1948—RFA—neither the Hamburg Congress nor other equally important events have been mentioned, due to lack of sufficient details to date.

We are, of course, under a serious handicap—that of language—where information has not been translated into one of the three ordinary working languages of the ILO.

Sincerely yours,

R. VERDIER

<sup>1</sup> ". . . and in 1895 a second London congress, in the course of which the ICA was founded etc. . . .".

<sup>2</sup> The London Congress, the first in which European delegates took part, and at which William Pare proposed the creation of a 'Cooperative League of Great Britain and Abroad'.

<sup>3</sup> France—On the occasion of the 4th Congress of the French Consumers' Cooperatives, held in the framework of the Universal Exhibition celebrating the centenary of the French Revolution, Charles Gide presented the "Cooperatist Programme" adopted at Lyon in 1886.

<sup>4</sup> The first cooperative paper in the world—at least the first to have publicised this term—"The Cooperator" published 1828 to 1830.

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## Affiliated Organisations

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

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

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

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

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

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

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

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

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

Membership (1972): 582,000; turnover: retail trade: Sch. 8,724 mill. (thereof consumers' societies: Sch. 7,466 mill.; department stores: Sch. 1,203 mill.; other retail trade: Sch. 55 mill.); wholesale society (G.Ö.C.): Sch. 3,394 mill.; own production: consumers' societies: Sch. 1,064 mill.; G.Ö.C. and subsidiaries: Sch. 580 mill.

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

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

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

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

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

Affiliated consumers' societies: 21; membership: 300,000; turnover (1968): Frs. 4,180 mill.; shops: 1,409; Wholesale society turnover (1968): Frs. 1,272 mill.

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

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111.426; Capital in force 31.12.73 (inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

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

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

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

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

Inspection Général des Services Agricoles, *Service de la coopération .33 rue de Sélys. 4370 Waremmé*.

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

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



**Bulgaria:** Central Co-operative Union, *Rue Rakovski 99, Sofia*. Tel. 7-83-11; 8-03-11.

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

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

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

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

**Ceylon:** See "Sri Lanka".

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**France:** Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *89 rue la Boétie, 75008 Paris*. Tel. 225-99-98.

Affiliated societies (1970): 315; membership: 3,400,000; shops: 8,300; turnover: NF. 6,100 mill.

Société Générale des Coopératives de Consommation, *61 rue Boissière, 75016 Paris*. Tel. 553-88-22.

Confédération Générale des Sociétés Coopératives Ouvrières de Production, *88 rue de Courcelles, 75008 Paris*. Tel. 622-07-81/2.

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

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

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

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

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

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

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

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

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

Co op Zentrale A.G., Besenbinderhof 43, (2) Hamburg 1. Tel. 284-4310. Total turnover incl. subsidiaries (1969): D.M. 2,462 milliards.

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

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

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

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

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

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

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

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

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

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

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

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

**Iceland:** Samband Isl. Samvinnufélaga, P.O. Box 180, Samband House, Reykjavik. Tel. 17080.

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

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

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

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

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

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

**Irish Republic:** Irish Agricultural Organisation Society Ltd., The Plunkett House, 84 Merrion Square, Dublin 2. Tel. 64783/4-6.

National Organising and Advisory Body for Agricultural Co-operatives. Affiliated organisations: 341; membership: 162,249; turnover (1971): £335,014,154.

Co-operative Development Society Ltd., 35 Lower Gardiner Street, Dublin.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 720; membership: 430,000; turnover of local societies: N.Cr. 3,900 mill.; of NKL N.Cr. 1,500 mill.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Folksam Insurance Group, *Folksam Building, Stockholm 20*. Tel. 22-01-00.

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

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

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

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

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

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

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

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

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

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

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

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

**United Kingdom:** Co-operative Union Ltd., *Holyoake House, Hanover Street, Manchester M60 0AS.* Tel. 061-834 0975.  
Affiliated retail societies (1971): 303; membership: 11.3 million; share capital: £142 million; retail sales: £1320, million.

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

Co-operative Insurance Society Ltd., *Miller Street, Manchester 4.* Tel. 061-832 8686.  
Assets (1964). £369 mill.

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

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

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

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

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

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

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

## INTERNATIONAL ORGANIZATIONS

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

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

International Co-operative Bank Co. Ltd. (INGEBA), *Dufourstrasse 54, P.O.B. 243, CH 4010 Basle, Switzerland.* Tel. 23-58-27.

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

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

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# Review of INTERNATIONAL CO-OPERATION

The official Organ of the International Co-operative Alliance

Editor: J. H. Ollman

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# Education and Training in the Consumer Co-operatives of the German Democratic Republic

by **Gerhard Uckert**

*Mr Uckert is a Senior Tutor and the Director responsible for Education and Training of personnel in the Verband der Konsumgenossenschaft der DDR. EDIT.*

Even in the first stages of the rebuilding of the Consumer Co-operative Movement of the German Democratic Republic after the defeat of Fascism in 1945, education and training of members and workers were given priority. The re-orientation necessary for the rebuilding of a democratic co-operative movement demanded a new insight into the aims of Co-operation and the part it would have to play in the new state, and for this purpose 30 residential colleges were set up where, in a few years, 10,000 officials and workers were educated and trained to fit them for work and leadership in the Co-operative Movement after World War II.

Once the number of people required initially to re-establish the Co-operative Movement had been trained, the Movement concentrated on providing professional qualifications for those who, because of outside circumstances, had been unable to complete their professional training earlier, as well as for those who were needed to work in specialist positions in the Consumer Co-operative Movement. Specialist schools dealt with the educational aspects, and vocational schools were set up to provide practical training in salesmanship, warehousing and other technical skills. The residential colleges took on the task of training the future leaders of the Movement. By this time, of course, the state

educational system had been vitally re-organised, and applicants were coming into the Movement with better qualifications before commencing their co-operative training.

## **The Main Areas of Co-operative Education**

**1 Apprenticeship** The professional training of the young receives high priority in the Co-operative Movement of the German Democratic Republic, which aims at all-round development and a high educational standard for the whole of its workforce.

The GDR provides for 10 years' school attendance and young people have the right, and the duty, to obtain a higher qualification. In this way it is hoped to ensure that every citizen of the GDR not only completes his education but also reaches as high a standard as possible. The Consumer Co-operative Movement annually takes in approximately 7,000 young people, for whom it arranges a 2-year training to fit them for such jobs as salesmen, bakers, cooks, waiters, warehousemen, drivers. Others will receive more specialised training in, for instance, pharmacy. The Consumer Co-operative Movement provides a specialist teacher for every group of 16-20 apprentices; this teacher supervises both their theoretical





Women employees on a 4-week residential training course can be accompanied by their pre-school-age children, for whom special provision is made.



and practical training and liaises between the students and the school. The cost of all professional and vocational training is met by the Co-operative Movement, which also pays the apprentices during their training and gives them additional bonuses for special achievement.

**2 Advanced Training** Approximately 3,000 to 4,000 members of staff have availed themselves of the opportunity provided by the Movement to become professionally qualified while in full-time employment. The Consumer Co-operative encourages all its workers, especially the women, to become as highly qualified as possible, taking into account their work background, as this is becoming more and more essential for the efficient running of a co-operative. The services of those with long practical experience are in great demand for providing further training in salesmanship, knowledge of materials, accounting and bookkeeping. The manager of a restaurant or factory would receive his or her training under this advanced training scheme. The Co-operative Movement is fully aware that under modern conditions education must be continuous and cannot be restricted to one short training period, and its educational system meets this requirement and provides further training for all sectors.

Another important aspect of the insistence on training throughout life is that staff members holding responsible positions, who had been prevented from reaching the educational standards now required, can study for and obtain higher certificates qualifying them as master craftsmen, specialist foremen etc. In all such courses the study of an additional language is required, as its acquisition is thought to be useful in further broadening the horizon of the student. Two-thirds of the merchandising staff receive advanced training in specially built colleges used by both Co-operatives and the State for training employees. Here again all costs are borne by the Co-operative Movement, including fares and books, and any loss of wages

through absence from work is made up in full.

**3 Scientific Education** The effectiveness of the Co-operative Movement depends to a large extent on its awareness of new scientific developments and research, and on their speedy incorporation into its daily operations. Education in this field is therefore most important for leading managerial staff and specialists, and is provided by institutes of higher learning, universities, professional and engineering colleges in the German Democratic Republic.

The way to higher education is open to all employees and workers in the GDR. Most go on to university direct from school, but it is possible for workers to attend places of higher learning while remaining in full employment, and correspondence courses are also available so that the necessary scientific background can be acquired. Here again the cost is borne by the employer with bonuses for special achievement, and for those studying by correspondence course special leave of 30-35 days a year is allowed for attending seminars and examinations.

The Consumer Co-operative Movement in the GDR releases around 750 workers each year to attend courses at universities and special colleges to obtain scientific training, while about 900 people who are already qualified join the staff every year. The Consumer Co-operative apex organisation, the VdK, maintains its own special school for training in commerce, in which specialists are trained for leading positions on the trading side of their own co-operatives or of the VdK itself.

**4 Further training for leading personnel** Because of rapidly changing technology and ideas, ongoing education for leading personnel has become essential, and VdK's own schools and other institutions provide such specialist courses. These courses may consist of 4-5 weeks of intensive training, or shorter 2-week courses, depending on the



Apprentice saleswomen

type of job. 3-4,000 leaders annually can be accommodated in the VdK's own centre and six specialist colleges, and universities and other educational institutions are also used, so that after three to five years of such courses students are qualified to proceed to advanced education.

**5 Member Education** The Consumer Co-operative Movement of the German Democratic Republic has a membership of over 4 million, most of them playing an active part in the work of the Movement and in society generally. Especially important in the development of the Co-operative Movement are the 200,000 lay activists who work as unpaid officials and are given special facilities. The determination of both lay activists and members to fulfil the complex task of the Consumer Co-operative Movement has been found to provide

excellent training in democracy. One aspect of this democracy is expressed in the members' meetings, the advisory groups to the shops, in delegate meetings and in board meetings. In addition, it must be borne in mind that these members and honorary officials, through their activities outside the Co-operative Movement, through their jobs and their membership of other organisations, through their study of the mass media, are already accustomed to taking responsibility so that their experience contributes to the efficient running of the Co-operative Movement which, in the German Democratic Republic, occupies an honoured place as an organisation benefiting all in the community.

To ensure efficient lay leadership of co-operatives, there is an obligation on all within the Co-operative Movement to ensure that lay members are trained for their



*Above:* Confectionery apprentices under instruction

*Below:* Training session for lay officials



responsibilities and receive education concerning their duties and rights, that they are kept fully informed and have the opportunity to gain experience of the Movement's varied aspects, so that they understand the work undertaken by all engaged in co-operative activities. One important source of information is the Movement's own paper *Konsumgenossenschaftler* which features first-hand accounts of Co-operative experience, and compares the different methods which have been used to solve problems encountered in the day-to-day running of the co-operatives.

Other methods used in member education are discussion group exchanges with Co-operators in active Co-operative positions, and exchanges of information on the general conditions prevailing in the trade sectors generally. Responsibility for this type of training is taken by the various regional boards. The contribution made by the lay member is of immense importance to the Movement, and has helped to retain grass-root interest, even at times of extensive structural change, and has also been instrumental in keeping alive member influence on decision making not only locally but at apex level, where only too often local interests can so easily be lost.

**6 Training and Education of Co-operative Development Personnel** For over ten years the Co-operative Movement of the GDR has provided training for men and women in leading positions in the Co-operative Movements of developing countries, who are offered the opportunity of studying the experience of the GDR's Movement at a residential course, and are then in a position to decide how much of this experience

they can use in the co-operative structure of their own countries.

In 1966 the Consumer Co-operative Movement of the GDR opened its own college, the International Co-operative College of the VdK, at Dresden where so far more than 650 Co-operators in leading positions in 40 countries have received training and been given the opportunity of studying the German Movement in depth.

The syllabus at the College covers such aspects as general economics, co-operation generally, trade studies, leadership functions in co-operatives, etc, and combines theoretical education with practical training in the form of visits to co-operative institutions where these various aspects can be seen in practice. Visits to co-operative organisations are also arranged for other foreign students studying at universities in the German Democratic Republic, so that they may familiarise themselves with the Co-operative activities in our country.

**7 Co-operative Training in Citizenship** As a result of the emphasis of the Co-operative Movement on education after World War II, thousands of GDR citizens were enabled to obtain professional qualifications through co-operative education, which not only benefited the Co-operative Movement itself, but also the whole of society, and of course the individuals concerned. With increasing employment, the proportion of qualified workers has risen, as shown by the table below.

One important aspect of the continuous education carried out throughout the Co-operative Movement is the improvement in the working position of women, and

<i>Educational qualification</i>	<i>Percentage of Employees</i>	
	1960	1974
High and Technical School graduates .. .. .	0.2	3.1
Employees with Higher Certificates .. .. .	3.7	12.9
Specially trained workers .. .. .	30.6	49.8
No special qualification .. .. .	65.5	34.2

the fact that parity of men and women in the work situation has been achieved. Whilst in the past women and girls were far less well qualified than men, the picture has changed in the few decades since the end of World War II: 40% of Co-operative employees with High- and Technical School qualifications, 60% of those with Higher certificates, and 90% of the specialist workers, are now women. The increasing number of trained and qualified women is improving their status, both inside the family and in society generally.

The Co-operative Movement's educational and training programme is motivated by the belief that, under socialism, all human beings should be enabled and encouraged to develop their latent talents. This is an economically sound investment, as it guarantees that the future leaders of the Co-operative Movement will be well qualified to serve the membership, and democratically to preserve the function of the Co-operative in this and the generations to come.

# Modern Co-operative Staff Training: The use of Educational Technology at the Raiffeisen Academy, Vienna

by **Wolfgang Milan**

*The Editor was recently privileged to visit the Academy of the Raiffeisen Organisation in Austria, and found it an immensely stimulating experience as it focussed attention on the educational possibilities for an advanced country, where the need for co-operative education can be as great as in a developing country. This article has kindly been contributed by a member of the Academy staff who is a specialist in the field described.*

EDIT.

The success and efficiency of an enterprise is generally strengthened, and can be measured, by the amount of effort expended by all those participating in it to obtain qualifications of some kind. For this reason

it is obvious that improving the level of staff education is of the utmost importance, and investment in an intensive educational programme coupled with the use of modern educational technology has been found

A class at work





Part of the Academy building

extremely useful, and is quickly repaid by results. The faster that trained staff can be filtered back into the work process, the faster will production rise, and with this in mind, the Academy was planned for a rapid turnover of students, by making extensive use of modern media and educational techniques.

#### **What is Educational Technology?**

The concept of Educational Technology is quite a recent one and embodies the structure and influence of audio-visual

media as transmitters of information, and their use in the teaching process. The German word coined for this theory of educational technology is *Mediendidaktik*, and it concerns the planned and precise use in the learning process of such aids as slides, overhead projectors, videotapes and films.

Educational specialists agree that the old, simple teaching techniques alone are insufficient for today's students, and that the traditional blackboard methods no longer have sufficient impact on eyes and ears accustomed to the constant stimu-



lation of television, and on people who have, many of them, already experienced modern teaching methods in their own schooldays.

Another factor is the ever increasing volume of complex new knowledge, which cannot be imparted by word alone in courses of short duration and necessitates the involvement of additional dimensions for the transmission of large slices of material which the adult student must digest. It has been found that the use of educational technology helps the student to retain more of the syllabus through visual comprehension—aided, of course, by normal teaching methods. Visual aids are intended by any means to replace not teacher, but merely to help him and to free him for group work and discussion, which will provide a broader canvas for the material learned by technological means.

The central projection cubicle



Ideally, by introducing a wider range of factual information through the use of audio-visual media and aids, the teacher can concentrate on building up a homogenous group. Thus a two-way communication process is set up, emphasised through role-play, which augurs well for the future of education.

### **Planning the Academy**

In setting up the Academy, the committee responsible for the design of its building, in consultation with the architects, were foresighted enough to allocate generous space and the facilities necessary for ultra-modern educational requirements. Provision was also made for future expansion should the need arise.

Among existing facilities is a mobile switchboard in each classroom which enables a teacher from any point in the room to black out the room, regulate the volume, operate projectors or synchronise slides with sound. Each classroom contains a specially built projection cubicle to allow the teacher, by remote control, to feed into his talk any audio-visual effects required.

One of the projection cubicles functions as a distribution centre for a closed-circuit television system. It is connected by video-line to all the important rooms situated on the first floor of the Academy, as well as to various teaching rooms furnished to represent, for example, a bank or a savings group collection point, so that the students' role-play can either be recorded or fed to other rooms. It is also possible to feed programmes from outside television stations into the classroom if required.

The contemporary decor in the classrooms helps to counteract the school atmosphere sometimes encountered in more formal educational institutions.

### **Teaching Methods**

By using modern equipment, the combination of traditional teaching practice and modern methods is easily accomplished. Most of the teaching material is presented visually in the form of transparencies pro-

jected on to a screen. The student is given a work-sheet, the text of which is closely linked to the visual presentation but with some parts omitted, leaving the student to demonstrate his comprehension of the subject by filling in the missing parts. In cases where transparencies would not convey the required information adequately, videotapes or films are used.

For the purpose of evaluation and feed-back, questionnaires are used to judge the students' progress, not with the aim of grading or placing them, but so that they themselves can check their own comprehension of a subject, and also so that the teacher can decide which points need further emphasis during the course.

It must be stressed that the use of educational technology in no way reduces the impact of teacher on student. It has

been proved that the intelligent use of audio-visual equipment reinforces the teaching given and allows a far wider area to be covered, thus making the teaching/learning process more effective. Video-recordings are made from role-play and group work, and here again is another advantage of educational technology from which the employees of large Co-operative organisations, such as the Raiffeisen organisation in Austria, can benefit.

It is too early, in the first year of its operation, to evaluate the results obtained by the Academy's methods, but the advantage of this form of education is that it is extremely flexible in content, and that the use of additional media can be explored to convey to the student material from every known source in this age of widespread communication.

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The contest in progress

## Youth takes the Floor: Public Speaking Contests in Austria

by **Elisabeth Höfferer**

*Vereinigung österreichischer Konsumgenossenschaftsklubs*

The Association of Austrian Co-operative Clubs, the Co-operative youth organisation, has a present membership of 3,000. It provides for various leisure activities among the young, such as visits to plays and concerts, poetry readings, excursions, photography, discussion groups, and of course sports such as skiing, basketball and football, table tennis, curling, bowling and rifle-shooting.

One of the most popular activities of the Organisation is the annual Public Speaking Contest, which has been running for 15 years.

The aim of the public speaking

contest is to give young people experience and confidence in an area of activity that usually ignores them. It gives them the opportunity to master and present a subject, and also enables the most able among them to be earmarked for future positions within the Co-operative Movement. It strengthens Co-operative discussions among young people, and in a discussion group they can acquire the technique of public speaking without too much difficulty; this gives them confidence when appearing in public, and stimulates others to emulate them. More and more young people are making use of this opportunity



Presentation to one of the prize-winners

of airing their ambitions and opinions. There is never a shortage of entries, and in 1975 100 young people took part in the contest.

The themes for the speakers are chosen most carefully, often by the young people themselves, and there is a wide choice of subjects. The contest itself is held in two parts: first there are 'heats' in each of the Austrian provinces, then the winners from each area meet centrally to decide the best speaker of the year. Participants compete in two age groups: 15-18 and 19-25.

The judges include teachers, journalists, leaders of youth organisations, actors and others: they have to consider the content of the speech, delivery, language used, and the clarity of the argument, and award points accordingly. This is a difficult task,

as the standard of the entries is extremely high. Prizes consisting of books, medals and certificates are awarded at the local contests, with more valuable prizes for the national finalists. The final contest is given wide press and radio publicity.

The public speaking contest organised by the Association of Austrian Co-operative Clubs has proved of immense value to the Austrian Co-operative Movement, and many former contestants today work within the Movement, some of them in leading positions. The Public Speaking Contest not only gives young co-operators an opportunity of developing a particular gift, but also arouses great interest outside Co-operative circles, thus helping to solve one of today's most urgent problems—how to attract young people into the co-operative movement.

# Lest we forget— the cost of Peace

Co-operation's contribution to the consolidation of World Peace

## A Statement

by **A. P. Klimov**

*President of the Board of Centrosoyus (USSR), USSR Peace Committee Member, and Vice-President of the International Co-operative Alliance*

*"... to work for the establishment of lasting peace and security." (Rules and Standing Orders of the ICA—Article 3—Objects.)*

1975 marks the 30th anniversary of the victory over German Fascism. The defeat of Hitler's Germany re-established faith in the humanity of man, and ended the bloodiest and most devastating war of our times and opened prospects of lasting peace for all. The victory was a triumph of the forces of democracy over the dark forces of obscurantism and reaction.

The main burden of this war was borne by the Soviet people who were in the forefront of the struggle against Fascism, and who mustered all their resources in the defence of their country. The soldiers and officers of the armed forces, as well as its citizens in partisan groups of the underground organisations, shared the fight to repel the invader from their homeland. In this struggle, all the Soviet people, including its Co-operators, were involved. The Co-operative Movement in particular supplied the population and armed forces with foodstuffs and industrial goods, organising the purchase of agricultural products and raw materials and hundreds of thousands of Co-operators went to the front as volunteers in the first days of the war. This was a convincing demonstration of

the moral and political unity of the Soviet people, of solidarity and friendship of all nations of the USSR.

It is impossible to calculate the havoc caused in the Soviet towns and villages, the demolition of cultural monuments created over many centuries through the labour of the Russian people. Fascism destroyed all democratic institutions, including of course the Co-operatives: it is estimated that over 17,000 consumer Co-operatives were eliminated by the Fascist soldiers of the invaders, that is more than half of all Co-operative societies in the Soviet Union and 50% of its trading outlets. The total material damage alone to consumer Co-operatives amounted to 6,000 million roubles. 20 million people lost their lives in those war years, so that there is hardly a single family in the Soviet Union which does not mourn the loss of a father, son, sister, brother, mother or daughter, wife or husband.

The victory of the forces of peace and progress resulted in major and far-reaching changes in all parts of the globe. A world socialist system emerged as a result of successful revolutions in European and Asian countries, and a wave of national liberation movements rose up, accelerating the downfall of the colonial systems prevailing at that time and resulting in the emergence of dozens of new independent states on the political scene in the post-war period. The Soviet Union, too, has achieved unprecedented economic and cultural results, and the national income in the USSR rose

between 1971 and 1975 by 23.6% and its industrial output by 33%. It is such successes which give a powerful stimulus to all Soviet people to defend with even greater efforts peace and freedom in our own day.

The Soviet people and its armed forces not only inflicted a shattering defeat upon Hitler Germany, defended the liberty and independence of their motherland but performed a great liberation mission, fulfilling their international duty towards the working people of other countries by liberating them from the fascist yoke. A great contribution to the general victory over the enemy was made by the peoples and armies of the states belonging to the anti-Hitler coalition. The victory over German fascism was also the victory of the powerful anti-fascist democratic movement of all peace-loving forces, which united in the struggle against the common enemy. At the same time in the course of the war a wide international unity of the public forces was formed, which came forward in defence of the national independence of their states' democracy and social progress.

The eternal fire still burns at the grave of the unknown soldier in city squares and parks all over the world. Passers-by bow their heads as a token of respect for the deeds of those who gave their lives in the fight against fascism. In some countries, however, the neo-fascists raise their heads again. One must not forget the recent past which proves that fascism means war. The memory of the fallen calls us to continue the struggle for

peace and democracy, and for true happiness for all.

The slogan of the Soviet Union, as voiced by Leonid Brezhnev, Secretary General of the Central Committee of the CPSU, is: "If you want peace, you must conduct a policy of peace, you must struggle for this policy."

In the Co-operative field, the International Co-operative Alliance has also made its contribution towards the strengthening of peace in the post-war years. ICA resolutions calling for immediate cessation of work on, and production and testing of, atomic and nuclear weapons, and its pleas for the restriction of atomic energy to peaceful purposes, its call for universal and complete disarmament, its resolutions condemning reactionary coups in Greece and Chile and calling for cessation of the war in Vietnam, its support of the convocation of All-European Conference on security and collaboration, found a broad response among all Co-operators and among all peace-loving forces of the world. The high standard of ICA activities on the side of the United Nations and other international organisations has contributed greatly to the Alliance's international prestige in the post-war years. The ICA's role as a liaison body for Co-operators all over the world must expand with the present demand for development, and its activity must be concentrated on the solution of urgent problems encountered by the international co-operative movement today. The most important of these still remains the fight

to strengthen peace all over the world, for peace is the single necessary condition for the future of all humanity and the co-operative movement itself.

Under the improving condition of the international climate, the ICA can and must make a useful contribution towards the consolidation of world peace. It is necessary to act now: not all the reactionary and militaristic forces have yet laid down their arms. It is for this reason that peaceful governments and organisations of the common people must make joint efforts to eliminate the danger of possible war. It is the duty of the ICA to humanity and to the victims of the Second World War, not less than to the future generation, to support even more actively the deliberations of the World Disarmament Conference, the conclusion of new agreements in the Disarmament Committee, the reduction of the armed forces and armaments in Central Europe, and the resumption of the work of the Geneva Peace Conference on the Middle East, together with all other measures directed towards the preservation and defence of peace. The great celebrations of the 30th anniversary of the victory over fascism resulted in an international festival in which all progressive forces should participate, under the banner of strengthening peace and international security. It is in the interests of peace and progress that the democratic peoples of all countries and all Co-operators should continue the struggle for the ideals of humanity. The lessons of the Second World War call for vigilance.

# The Consumer Co-operative Movement in the USSR – A Contribution to the National Economy

by **A. I. Krasheninnikov**

*Member of the Board of Centrosoyus and Head of the International Department*

The Consumer Co-operative Movement which was defined by V. I. Lenin as an important means of involving the great masses of peasantry in the process of building socialism, has become an important socio-economic organisation with widespread roots, closely linked to the national economy. Consumer Co-operatives service some 117 million persons, nearly half the population of the USSR, and cover a wide range of activities: they provide services for *kolchosniks*, workers and employees of *sovchoses*, professional workers and the inhabitants of small towns and of workers' settlements; they market agricultural produce, and the surplus products of the *kolchoses* and *kolchosniks*, often processing these products in their own plant. Consumer co-operatives take an active part in raising the standard of living in the villages by setting up public catering undertakings and industrialised bakeries, and provide the technical basis for co-operative trade, purchase of raw materials and production.

The Consumer Co-operative Movement made a substantial contribution to the implementation of Lenin's Co-operative Plan, and played an important part in accustoming the peasants to working together instead of as completely separate individuals, encouraging the formation of

*kolchoses*. The Co-operative Movement thus helped to educate the peasants in the ways and methods of managing a collective economy.

Co-operation became an active means of expanding and strengthening economic ties between town and village, contributing to the rise of production in *kolchoses* and *sovchoses*, strengthening the collective economy of *kolchoses* and the growth of productive forces in the agricultural economy.

The Soviet Consumer Co-operative Movement, with its widespread social organisation in the villages, helps to develop co-operative democratic principles, educates the co-operative shareholder-members to participate actively in managing the economic and social activities of co-operative societies and unions and in directing the work done by the trading, marketing and industrial undertakings.

## Structure

The Consumer Co-operative Movement is not only an economic organisation, but also an important social one. It unites in its membership about 63 million persons. During the last 13 years the number of

---

*kolchoses* collective farms  
*sovchoses* state farms  
*kolchosniks* the people who work on *kolchoses*





Annual sales of books, periodicals etc. by co-operatives now amount to 170 million roubles

members of co-operatives has increased by 20 million; committee members number 2.3 million.

The primary co-operative unit is the Consumer Co-operative Society. There are at present 6,500 Consumer Co-operatives. Local societies unite into district consumer unions; at present about 1,000 such district unions exist. District unions in their turn are members of regional, territorial and "land" unions (at present 157) which in their turn are joined into the Consumer Unions of the various Soviet Republics, which are the members of Centrosoyus.

Centrosoyus and the co-operative organisations have worked towards improving management and heightening its efficiency and, most important, developing consumer organisation on a national basis; they have reduced the number of mana-

gerial sectors, amalgamated small co-operatives, developed ramified forms of management, and simplified the administrative apparatus thus reducing costs.

In 1941 the country had 32,000 consumer co-operatives, in 1970 14,900 and the number is now down to 6,500. The average turnover of a co-operative in 1969 was 2.2 million roubles, in 1973 4.8 million roubles. The turnover of the large societies (those with a turnover of over 4 million roubles) accounts for more than 50% of the total turnover.

Members of the consumer organisations are directly involved in developing and strengthening their societies' activities, because they know that the consumer co-operative movement is expanding to serve the great masses of population, that the turnover is increasing from year to year, and that the variety of goods available from



There are already 159,000 self-service shops with sales amounting to 60.9% of total turnover

the co-operatives is also increasing. Co-operators receive preferential treatment in the use of cultural, educational and welfare facilities, such as kindergartens, day nurseries, pioneer camps, sanatoria, holiday homes. They get priority for the purchase of goods in short supply, and also for places at the advanced co-operative colleges. Members of a co-operative are entitled to part of the profits of their society, at rates

fixed by the general meeting.

#### **Increase in Trade Turnover**

The implementation of measures worked out by the Communist Party and the Soviet Government aimed at raising the incomes of the population, has also brought about increased resources of industrial goods and foodstuffs, and consumer co-operative trade is benefiting accordingly.

	<i>Retail turnover (inc. public catering)</i> Million roubles	<i>Turnover on sale of agri- cultural produce, contracted and sold on commission</i> Million roubles
1960 .. .. .	22,905	796
1970 .. .. .	44,348	1,533
1972 .. .. .	50,647	1,456
1974 .. .. .	57,000	1,500

The number of goods now sold in a month is more than the total of goods sold in 1940. During the past four years, purchase of goods from consumer co-operatives have increased by 30.7% per person, compared with an increase in State trade of only 18.6%; these figures confirm that the rate of increase of retail trade was much higher in the villages than in the towns.

All this can be seen as a consequence of the implementation of the Party's policy aimed at narrowing the gap between urban and rural standards of living. We are striving to create conditions in which the range of goods available to the country dweller will be as varied as in the towns.

While co-operative turnover is increasing, its structure is also changing and approaching that of the towns. During the first four years of the present 5-year plan, sales of foodstuffs have increased by 23.5%, and of other commodities by 33.2%. In 1974 the increase in the per capita consumption of the most important foodstuffs, compared with 1970, was: meat 37%, milk and dairy produce 30%, animal and vegetable fats 21%, vegetables 43%.

The structure of the turnover of non-food stuffs is also in the process of changing, and the proportion of sales of cloth, linen and knitwear shows a steady increase.

In accordance with the instructions of the XXIV Congress of the Communist Party of the USSR, the sale of goods for improving cultural-welfare facilities and of domestic equipment have increased in 1974, 1.7 times more refrigerators were sold than in 1970, 1.4 times more furniture, 2.4 times more electric vacuum cleaners, 30% more magnetic tape recorders and 20% more watches. Annual sales of books, periodicals, etc, now total 170 million roubles, and consumer co-operatives account for over 60% of the total sales of building materials.

All these changes in co-operative turnover contributed to improving the living standards, nutritional habits and welfare of the rural population.

### **Retail Trade Network**

At present consumer co-operative organisations own over 371,000 retail trading establishments, including 304,000 shops with a total floor space of 17.3 million square metres. About 70% of these have been built during the past 20 years. In 1969 there were 116 square metres of trading floor space per thousand inhabitants while at the end of the current 5-year period this figure will be 150 square metres. The co-operative department stores have increased their floor space by 44% during this period.

What are the basic principles governing the development of the retail trade network? Population centres in our country vary greatly, but apart from certain regions which have specific characteristics, it is possible to classify most rural centres of population under three headings:

- (1) Small inhabited centres/villages.
- (2) Inhabited centres which act as local centres of attraction for other smaller villages.
- (3) Regional centres, i.e. administrative and economic centres of rural regions.

In the first group, the villages, consumer co-operative shops concentrate on supplying the daily requirements of the villagers.

In the rural centres, co-operative shops are mainly department and specialised stores, although hypermarkets exist in the larger towns where purchases of factory-produced goods as well as foodstuffs can be made in the same building. The hypermarkets also include catering establishments, sell prepared food, and organise various services.

In the regional centres, hypermarkets are being developed, in addition to networks of department stores and specialist shops.

### **Progressive Trade Methods**

Various progressive methods are being introduced into consumer co-operatives: (a) Self-service of foodstuffs and other goods. There are already 159,000 self-

service shops with sales amounting to 60.9% of the total turnover.

- (b) The sale of furniture and other bulky items on the basis of a single sample or prototype being available for inspection in the shop, with the item purchased being delivered to the customer's home direct from the warehouse.
- (c) Placing and execution of orders for forward delivery.
- (d) Organising excursions to regional centres for shoppers from the villages, to give them a wider choice of goods.
- (e) Mobile trade vans: there are 20,000 mobile shops.
- (f) Mail Order Trade. Mail order despatch centres already exist for spare parts for motorcycles, bicycles and radios, and it is hoped to set up a mail trade system for small shops: six large mail trade stores are envisaged.

### Wholesale Trade

The total area of the wholesale warehouses exceeds 13 million square metres. Large inter-district wholesale warehouses, mostly from 5–10,000 square metres each, are now being built on a uniform model, fully mechanised and with stock moving from the factory to the inter-regional warehouse and then direct to the co-operative shop. Direct links between consumer co-operatives and industry are expanding. In Riga, Centrosoyus has a warehouse of 27,000 square metres, in which modern methods of mechanisation and computer techniques are applied.

### Public Catering

In our country great attention is paid to the development of public catering. During the current 5-year plan the average growth has been 9–10% per year. In rural areas the following types of public catering are being developed:

**CATERING CENTRES** These contain a common kitchen, several dining halls, several processing sections manufacturing semi-finished foodstuffs for canteen or private use. The centres include shops

for the sale of semi-finished foods and culinary confectionery and also accept orders for special cakes etc.

**RESTAURANTS** In addition to the catering centres, high quality restaurants are being developed, including some specialising in various national dishes.

**CANTEENS** This is the most prevalent form of public catering. Large numbers of canteens are provided in *kolchozes*, *sovkhozes*, factories and high schools.

**SPECIALISED PUBLIC CATERING ESTABLISHMENTS** There are various kinds of specialised coffee-houses, including Caucasian shashlic houses, patisserie shops, etc.

The Consumer Co-operative Movement owns 84,000 public catering establishments, with total seating for over 2½ million.

### Production of Essential Consumer Goods in Co-operative Undertakings

The Consumer Co-operative Movement owns 24,000 industrial undertakings, with a gross production of 4.4 milliard roubles in 1974. Goods produced by co-operatives, including bread, amount to 8% of the total turnover.

Bread-baking occupies a special place in co-operative industry. In many regions now, rural demand for bread is covered mainly by industrial bakers. Co-operative bakeries and bread factories in the USSR produced 11 million tons of bread and bread products in 1974, that is one-third of the total bread production in the country. Large mechanised bread factories with a capacity of 30 to 35 tons in a 24-hour period are being constructed. Production of foodstuffs, especially of canned goods and non-alcoholic drinks, has greatly expanded recently within the consumer co-operative system.

### Marketing of Agricultural Produce

The consumer co-operative movement in our country is one of the most important purveyors of agricultural produce. As a result of the implementation of the Party decisions to increase agricultural produc-



	<i>Purveyance: total turnover</i>  million roubles	<i>Purchases of surplus produce from kolchoses etc. (in- cluded in total)</i>  million roubles
1960 .. .. .	3,821	604
1970 .. .. .	6,090	1,363
1972 .. .. .	6,423	1,537
1974 .. .. .	7,484	1,667

tion, the turnover of purveyance is increasing accordingly.

The current 5-year plan is expected to produce a marketing turnover of 7.7 milliard roubles (i.e. an increase of approximately 30%); purchases of individual commodities have increased as follows:

Potatoes .. .. .	23½%
Fruit .. .. .	72%
Melons .. .. .	60%
Eggs .. .. .	44%
Raw leather .. .. .	17%
Astrakhan .. .. .	16%

In the next 5-year plan it is intended to allocate 950 million roubles for basic equipment, etc., as against 273.8 million roubles in the current plan.

Co-operative organisations not only market the agricultural produce and raw materials from *kolchoses* and *kolchosniks*, but also breed fur-bearing animals: in 1974 co-operatives sold to the State furs to a total value of 144.9 million roubles. The picking of wild fruit and berries is organised for purchase and marketing: consumer co-operatives market 55–60,000 tons of wild fruit and berries annually.

#### **Building and Construction Work**

Nearly 90% of consumer co-operative buildings, for both trade and public catering, are constructed to a standard design. Centrosoyus has its own planning institution, with branches in the republics, employing 20,000 people who work out standard designs, supervise their construction, and in special cases also work out individual, i.e. non-typical, designs. 70–80% of all construction work is carried out

by the Consumer Co-operative Movement's own building organisations, 20–30% by outside contractors. The consumer co-operative building organisations employ 93,300 persons.

Ministry of Building and Construction building organisations are brought in for large-scale projects.

Basically the co-operative movement provides the finance for its own construction work; in 1974 investment in building amounted to 891.6 million roubles.

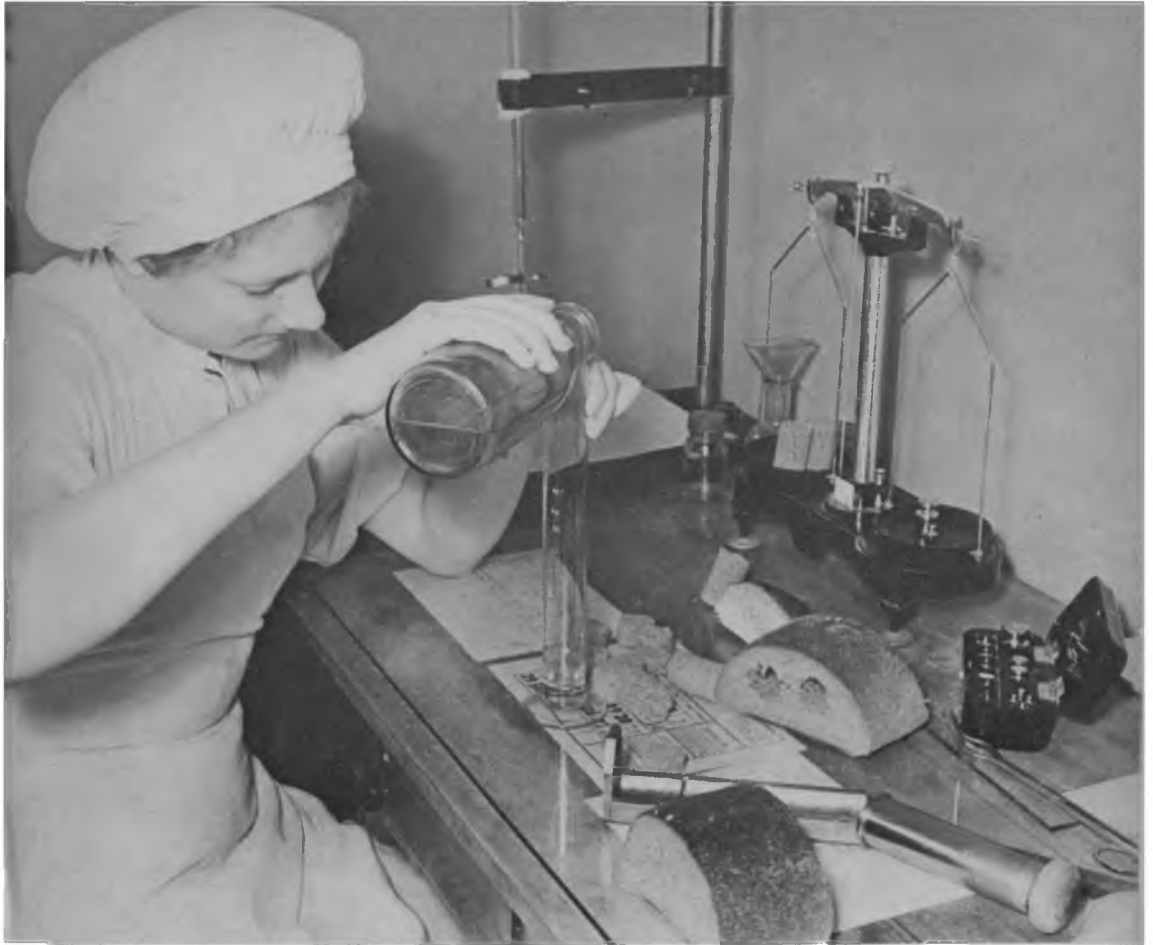
#### **Finance**

The profits of the consumer co-operative movement are increasing year by year; in 1960 they amounted to 814.9 million roubles, in 1970 to 1,242.7 million roubles, in 1974 to 1,548 million roubles.

Co-operative societies, district consumer unions and their marketing organisations, regional, "land" and territorial consumer unions, Centrosoyus and all organisations and enterprises affiliated to the unions, pay 35% of profits to the State as income tax. New organisations and workshops are exempt from payment of income tax for the first two years of operation.

In addition to income tax, industrial and marketing enterprises belonging to the consumer co-operatives pay a small tax on turnover, amounting to less than 1% of total tax payments.

The economic activities of the consumer co-operatives are largely financed by credits from the State Bank, in the form of both short- and long-term loans; co-operatives pay 2% p.a. interest on short-



Bread-baking occupies a special place in co-operative industry: a trainee learns to test the finished product

term loans (with a few exceptions, such as for goods delivered ahead of time, on which the rate is 1%); the interest rate on long-term loans is 1.5% p.a.

#### **Personnel**

The total number of workers in consumer co-operative organisations is just under 3 million, including 1.4 million in trade, 396,300 in catering, 121,500 in marketing and 410,100 in Co-operative industry.

For specialist education, Centrosoyus runs six colleges for advanced education, 122 technical colleges, 140 vocational schools, and 2,021 technical schools. During the current 5-year plan, 24,200 people will obtain degrees, 238,800 will

become specialists with higher certificates and 800,000 people will receive vocational training.

#### **International Activity**

Centrosoyus has always supported, maintained and developed its contacts with the co-operative organisations of other countries.

The Consumer Co-operative Movement of the USSR has gained great prestige internationally due to its energetic fight for the unity of the progressive international co-operative movement, its unswerving endeavours to strengthen comprehensive collaboration with the co-operative organisations of the socialist countries, and the



Training co-operative employees

expansion of business and friendly relations with co-operatives of Asian, African, Latin American and other countries. This tendency has been emphasised during recent years, and we at present maintain contacts with the co-operative societies of 90 countries.

Comprehensive collaboration between the co-operative movements of the socialist countries is proceeding rapidly under a long-term programme of proposed socialist integration. The programme includes the exchange of economic experience, the maintaining of contacts through scientific and technical commissions, scientific/technical conferences, discussions, seminars and meetings of specialists, and exchanges of delegations, lecturers, industrial trainees, technical documentation and information. The next step will be the expansion of co-operative foreign trade, and the joint

working out of recommendations to national industrial, agricultural and foreign trade organisations, on range of goods, quality, prices etc.

These contacts are effective and enable co-operators from the countries of the Socialist Mutual Economic Association to save considerable resources and to keep up with scientific-technological progress.

Centrosoyus is now developing its contacts with the co-operative organisations of the capitalist countries, laying considerable emphasis in its dealings with them on the success achieved by the Soviet consumer co-operative movement, thanks to the socialist social system which renders considerable aid to co-operatives in the form of goods, cheap credit and other benefits. Soviet co-operators consider that their relationship with the co-operative organisations of capitalist countries must



involve the broad masses of workers in those countries in strengthening international solidarity and in the world-wide fight for peace, democracy and social progress.

Centrosoyus is constantly developing and strengthening its connections with the co-operative organisations in the young national states of Asia, Africa and Latin America which have only recently gained their freedom from colonial dependence. Centrosoyus subscribes to the Development Fund created by the International Co-operative Alliance for the Co-operatives of developing countries, organises seminars and educational programmes, and sends out lecturers and consultants, literature and technical documentation. Soviet co-operators fully understand the important part played by the co-operative movement in developing the national economies of those countries, and therefore substantial help is given in training co-operative personnel. The Faculty for Foreign Co-operators at the Moscow Co-operative Institute has already trained over 600 specialists in co-operative management, drawn from 30 countries.

Centrosoyus is the largest affiliated member of the International Co-operative Alliance, which is the centre of the World Co-operative Movement, uniting in its membership 321 million Co-operators from 63 countries. Soviet Co-operators with those of the other socialist countries, are conducting within the Alliance a determined campaign for the democratisation of the ICA and for the constant and uninterrupted support by the Alliance of

measures for the stabilisation of peace and security; they are campaigning that it should join the united front of all working people against imperialism and monopolies.

#### **Foreign Trade**

Since 1955 Centrosoyus has conducted foreign trade transactions with Co-operative organisations and firms beyond its borders, which has constantly increased in turnover, in the number of contractors and also in the variety of goods imported and exported. Centrosoyus at present carries out foreign trade with business partners in 38 countries. It exports medico-technical raw materials, honey, pumpkin seeds, dried fruit and vegetables, canned food, timber and timber products, raw leather and other goods marketed or produced in consumer co-operative undertakings, and also industrial consumer goods.

Over 60% of Centrosoyus' foreign trade takes place with the socialist countries on the basis of long-term agreements.

Centrosoyus is endeavouring to increase the turnover of its foreign trade, to expand the variety of merchandise bought and sold, and to widen the circle of its trading partners especially in developing countries.

Centrosoyus' foreign trade is of very great importance in establishing and strengthening economic and political relations between co-operators of all countries, thus contributing to world peace. It also has great economic significance, helping to satisfy the growing demands of our country's workers engaged in building the communist society.

# AGAINST ALL ODDS: the Decembrist foundation of the First Russian Pre-Co-operative Institution

by I. Rubashow

*Many books, novels, stories and essays have been written about the Decembrists and their lives in adversity. They themselves, and their heroic wives who followed them into Siberian exile to share their fate, have left evidence of their lives. But in International Women's Year their womenfolk deserve especially to be remembered, and it is for that reason that we are featuring the following article.*

*Decembrist poetry and painting exist, but no one so far has described those Decembrist activities which were, in some ways, the first attempts to create a co-operative institution in Russia: in the cells of the Petrovsky Prison where the Rules of what can be termed the first consumer co-operative of that country were hammered out, 13 years before the foundation of the famous Rochdale Pioneers' Equitable Society in Britain. EDIT.*

**“You think you will be shot, so that you will become interesting . . . No—I will let you rot in a fortress.”**

*Tsar Nicholas I during the interrogation of the Decembrists*

## **The Decembrists**

The armed rising of the Decembrists on 14th December 1825, in Senate Square, St Petersburg, against the Tsar's regime, ended in failure. Five of the Decembrists, including their leaders, the poet Konstantin Rileev and Colonel Pavel Pestel, were hanged at dawn on 13th July on gallows erected inside the Peter and Paul Fortress in St Petersburg. The remaining 84 were taken, in chains, the 4,000 miles to the remote prison in Chita, Siberia, where all 84 were crammed in three rooms of a dilapidated deportation centre. Among the prisoners were a great many highly educated and gifted people, writers, poets, historians, musicians, artists and a number of skilled craftsmen.

The Tsar had given personal instructions to the prison authorities that the Decembrists should be treated rigorously

as criminals. Their rations were those of criminal prisoners—2 pounds of flour and 1 R 50 K per month. The Tsar hoped that the rebels who had attempted to kill him and end his regime would gradually die off. In his memoirs, Count S. P. Trubetzkoi recounts his interrogation by the Tsar: “What a glorious name, Count Trubetzkoi, Colonel of the Imperial Guard—do you know that I could shoot you on the spot?” “Execute me, Sire, you have the right to do so.” “I don't want to—I want a much worse fate than that for you.” Nicholas I almost succeeded in his aim: the majority of the Decembrists did not survive to benefit from the amnesty granted by Tsar Alexander II in 1856; many of them died in Siberian prisons or in exile soon after the completion of their prison sentences, and seven went mad.

Whilst in Chita, a comparatively lenient attitude towards the prisoners was adopted by the gaol superintendent, General Leparsky, who took account in his dealings with them of the high place in society held by their families. However, in 1830 orders came for the prisoners to be

transferred by degrees to the specially prepared dungeons of the Petrovsky Prison Factory. The Decembrists discussed escape plans, but the natural obstacles in the way, including some of Russia's largest rivers, decided them to abandon the idea.

Their common prison life gave each of them some comfort, and a "prison university" was started, including language courses among other activities, so that most prisoners became fluent in English, German and French.

### **The Beginnings of the Artel**

Early in their imprisonment, thoughts about the formation of a "self-help association", an "artel", came often into the prisoners' minds. This idea also suited their gaolers, as the proposed "self-help" idea would not contravene the Tsar's command to watch their health and might even relieve the prison administration of worries about them. Discussions progressed, and were brought to a head by the timely arrival of some of the prisoners' wives who came to live in the vicinity of the prison and were soon engaged in building new houses or converting old ones bought from the peasants: in fact they succeeded in creating a new street front—Damskaya—Ladies' Street. The presence of their wives brought great changes in the lives of the prisoners: the wives' high connections brought pressure to bear in St Petersburg, which resulted at last in getting the prisoners released from their chains, and also in improving their general living conditions. The prisoners still had to buy their food in from outside the prison, and the cruel exploitation to which they were subjected by the local merchants and shopkeepers, who charged them exorbitant prices for the bare necessities of food, was another factor urging them towards self-help action. It was primarily for this reason that the Decembrists, both at Chita and in the Petrov Prison Factory, tried to organise a more economical method of purchasing their supplies by wholesale bulk buying.

The first manager elected by the

prisoners was ex-Col. Ivan Semenovitch Pavalo-Shveikovski, serving a term of 20 years to be followed by exile for life in Siberia. Although he was a connoisseur of food, his management ability was unfortunately not up to the tasks demanded of it, and after a secret ballot he was replaced by ex-Lieut. Baron Rosen, whose 6-year prison sentence was also to be followed by life exile in Siberia. Rosen was highly respected by his fellow prisoners for his sound decision-making; he had an excellent brain, great courage, and initiative—and had been followed unhesitatingly by his men on to St Peter's Square during the uprising.

### **Important Achievements**

The presence of the prisoners' wives, coupled with the sharing of all the food parcels which came from outside (ostensibly for the use of the wives only) and the prisoners' official rations, helped considerably in satisfying the prisoners' basic needs. In 1828, some land adjacent to the prison was fenced in, and each prisoner was given a plot to cultivate so that the rations could be augmented with homegrown cabbages, turnips, potatoes and even cucumbers grown in heated shacks. Other needs were supplied by those of their number who were good with their hands: items of clothing, footwear, etc. were produced in sufficient quantities by the Artel to supply also those living outside the prison in exile. In fact the Artel was even able to supply potatoes and beetroot to the peasants in the Chita area.

When the Artel transferred from Chita to Petrov, it started a literacy school, the first ever, in Zabakalie (a region east of Lake Baikal) for the children of workers, among them a boy Petrovich Pershin who later in 1864 became, together with the Decembrist I. I. Gorbachevsky, joint organiser of the first Co-operative Consumer Society in Russia. In fact, the activities of the Decembrist Artel played a very important preparatory role in the creation of an extremely well organised Consumer

### Co-operative Society structure.

It is interesting that the Artel received a certain amount of help from that oppressive regime and the prison commander, in the form of permission to use the large hall of the prison for meetings to discuss the rules, and even ink, pens and paper. Nine people were elected to form a committee to work out the formal Rules of the Association, and on 2nd March 1831 the Rules of the Society were announced and approved by all present; a Board of Management was elected, and this date historically marks the foundation of the first Russian co-operative, with a set of statutes binding on all members. At this time the term "consumer society" was not known either in Russia or anywhere else, hence the use of the Russian word "Artel"—"association"; the first time that the term "consumer society" was used in Russia was in the St Petersburg paper, the *Northern Post*, on 12th October 1865, quoting a Ministry of Internal Affairs bulletin approving the rules of Riga's first consumer society.

The Decembrists called their society the "Great Artel"; in 1834 a subsidiary, the "Small Artel", was formed, but unfortunately the rules of the Small Artel have been lost. The Rules of the Great Artel were published in the memoirs of the Decembrist, N. B. Basargin, and the original Rules, as taken down by Pushchin, are preserved in the Hall of the Decembrists in the Historical Museum in Moscow. The Great Artel remained viable for 13 years, and was only dissolved with the expiry of the term of hard labour of the last of the prisoners, but the Small Artel lived on in the place of exile of many of the prisoners.

The activities of the Petrov Artel were not confined to organising the nutrition of its members; it also engaged in trade, production, kitchen gardening, pig breeding, fattening of livestock, sale of surplus flour (from the prisoners' rations), sale of market garden produce to the community outside the prison, as well as thrift and credit activities. Indeed, it was a

multi-purpose Co-operative whose activities included also shoemaking, book-binding and a barber's shop and pharmacy. The Artel's activities effectively secured supplies, not only for the prisoners but also for their wives and children living outside the prison, and even for members of the community outside the gaol. Initially, the chairman was called "master"; only later, when administering a collectively-agreed set of rules, did he become known as "chairman". Control and audit activities were in the hands of a committee of 15 members with its own chairman and vice-chairman. The total membership of the Great Artel was 58. The members contributed their prison earnings to the Artel, richer members often paying more. The Artel also created a reserve fund to assist those members who, on completion of their sentences, had to live in exile, making sure that each member could survive his first year outside the prison. Ten per cent of the Artel's common fund was set aside for personal loan funds for members, and loans were also extended by the Artel to outsiders at a rate of 2% interest, which was 8% lower than that charged in the commercial field at the time. However, the loans went mostly to craftsmen and workers to enable them to purchase the tools of their trade or to help with the building of their houses. The Small Artel of the Petrov Works continued to exist for more than 50 years, including the 22 years of forced labour and exile, and another 30 in Moscow engaged mainly in tracing and helping poor relatives of the prisoners.

It is surprising for a Co-operator to learn that rules almost identical with those of the Rochdale Pioneers were introduced under conditions of hard labour in Siberia so soon after publication of the work of Robert Owen, with whose ideas some of the Decembrists were acquainted through their contact with the west during the Napoleonic Wars. The tremendous part played by the prisoners' wives, the great deprivation of their lives, and their intelligent use of their connections in high

places to ease the hardship of the prisoners, played an important role in the foundation of the Artel, and their courage is immortalised in Nekrassov's poem, "Russian Women", published in 1874. For historians of the Co-operative Movement, the similarity between the statutes of the Artel and of the Rochdale Pioneers points clearly to their common background and ideology based on the writings of Fourier and Owen, and to the distress shared by the Rochdale Pioneers and the Decembrists in their inequitable society, a true pointer to the function of a Co-operative and its real roots in the people and for the people, as a viable socio-economic instrument under all conditions and in all countries—even in a Siberian prison.

*Editor's Footnote: The Artel's Rules*

The author of this article is at present engaged in a fuller account, in book form, of the creation of the Artel, and hopes to publish the Rules, as well as Nekrassov's "Russian Women", for the first time in English in that work. A cursory glance at the Artel's Rules reveals, however, that already at the

dawn of Russian Co-operation, they stressed voluntary membership, equal rights for all members, democratic election of the Society's Chairman and officials, democratic management, the sale of goods for cash (an early Co-operative principle), and equal voting rights (one member, one vote, regardless of the size of the share held). Shares in respect of the Decembrist Artel consisted of the annual payment of each member's wages to the Artel, the Artel acting as his bank and representing him in all economic transactions. The Rules of the Artel define clearly the duties of those elected to manage it, how to present the accounts which had to be open to inspection by all members at a stated time and place each week, and were of course presented formally at the end of each financial year. Much thought was put into the procedure of electing the Artel's officials; elections were always held in the presence of all the members, voting cards were used and put into urns, and in the event of two or more candidates receiving an equal number of votes the winning candidate was chosen by a type of lottery.

Further information about the Great Artel is contained in "Co-operators" by Professor S. P. Dneprovsky (Economica, Moscow 1968), which was one of the three books awarded the ICA Triennial Prize for 1970, and was reviewed in No. 2, 1971 of this journal. "Co-operators", to which Mr. Rubashov acknowledges his indebtedness, traces the history of co-operative ideas and movements in the USSR and contains the story of the Decembrists.

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## Affiliated Organisations

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

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

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

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

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

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

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

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

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

Membership (1972): 582,000; turnover: retail trade: Sch. 8,724 mill. (thereof consumers' societies: Sch. 7,466 mill.; department stores: Sch. 1,203 mill.; other retail trade: Sch. 55 mill.); wholesale society (G.Ö.C.): Sch. 3,394 mill.; own production: consumers' societies: Sch. 1,064 mill.; G.Ö.C. and subsidiaries: Sch. 580 mill.

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

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

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

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

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

Affiliated consumers' societies: 21; membership: 300,000; turnover (1968): Frs. 4,180 mill.; shops: 1,409; Wholesale society turnover (1968): Frs. 1,272 mill.

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

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111.426; Capital in force 31.12.73 (inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

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

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

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

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

Inspection Général des Services Agricoles, Service de la coopération, *.33 rue de Selys. 4370 Waremmé*.

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

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

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

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

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

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

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

**Ceylon:** See "Sri Lanka".

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**France:** Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *89 rue la Boétie, 75008 Paris*. Tel. 225-99-98.

Affiliated societies (1970): 315; membership: 3,400,000; shops: 8,300; turnover: NF. 6,100 mill.

Société Générale des Coopératives de Consommation, *61 rue Boissiere, 75016 Paris*. Tel. 553-88-22.

Confédération Générale des Sociétés Coopératives Ouvrières de Production, *88 rue de Courcelles, 75008 Paris*. Tel. 622-07-81/2.

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

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

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

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

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

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

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

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

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

Co op *Zentrale A.G., Besenbinderhof 43, (2) Hamburg 1.* Tel. 284-4310. Total turnover incl. subsidiaries (1969): D.M. 2,462 milliards.

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

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

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

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

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

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

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

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

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

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

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

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

**Iceland:** Samband Isl. Samvinnufélaga, P.O. Box 180, *Samband House, Reykjavik.* Tel. 17080.

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

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

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

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

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

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

**Irish Republic:** Irish Agricultural Organisation Society Ltd., *The Plunkett House, 84 Merrion Square, Dublin 2.* Tel. 64783/4-6.

National Organising and Advisory Body for Agricultural Co-operatives. Affiliated organisations: 341; membership: 162,249; turnover (1971): £335,014,154.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Folksam Insurance Group, *Folksam Building, Stockholm 20*. Tel. 22-01-00.

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

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

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

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

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

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

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

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

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

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

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

# ..review of INTERNATIONAL CO-OPERATION

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# Technical Assistance to Co-operatives – the Evolution in Priorities as seen by the United Nations

by **Hubert Morsink**  
*United Nations Office at Geneva*

The United Nations is charged by article 55 of its Charter to promote

- a higher standards of living, full employment, and conditions of economic and social progress and development;
- b solutions of international economic, social, health, and related problems; and international cultural and educational co-operation; and
- c universal respect for, and observance of, human rights and fundamental freedoms for all without distinction as to race, sex, language or religion.

Responsibility for discharging these functions is vested in the General Assembly and, under its authority, in the Economic and Social Council. At present the Council is composed of 54 members serving for three years each.

This article intends to review United Nations thinking on the role of co-operatives in economic and social development, by analysing in particular resolutions adopted by the Economic and Social Council; this, on the assumption that the views of the Economic and Social Council will be reflected, sooner or later, in the technical assistance provided to co-operatives in developing countries by a wide variety of external sources.

In its resolutions, the Economic and Social Council makes recommend-

ations first of all to the General Assembly, and thus to all the member states of the UN; secondly, to certain groups of member states, for example to donor countries; and thirdly, to the specialised agencies, including for instance the ILO, the FAO, UNESCO and UNIDO.

The economic and Social Council also has established special agreements with these specialised agencies on matters related to the co-ordination of international policy, and action. Finally, the Council has established arrangements for consultations with *non*-governmental organisations, such as the International Co-operative Alliance. In all these different ways, the Economic and Social Council has a potential impact on virtually the complete range of external sources of technical assistance to co-operatives.

What are these external sources of technical assistance? They include at least four major categories:

## **1 International governmental organisations**

A major financial source for technical assistance to co-operative development has been the UNDP, the United Nations Development Programme, which channels its financial resources via ILO, FAO, UNESCO and UNIDO into specific co-operative projects all around the world,

upon the request of national governments in the countries concerned. From January 1972 through January 1973 for example the UNDP Governing Council reviewed requests from twenty countries, for UNDP assistance, for co-operative development, to a total value of nearly six million US dollars.<sup>1</sup>

The ILO has been for many years a pioneer in technical assistance to co-operatives in developing countries. It has many co-operative experts in the field, supporting a large number of specific co-operative projects, and it has published monographs and studies on various aspects of co-operative development.

Similarly, FAO sends experts into the field, supports specific projects and undertakes co-operative studies.

Several important elements of UNESCO's work programme have a bearing on co-operative activity, for example, functional education for co-operative development.

UNIDO has expressed an active interest in the role of co-operatives in the industrialisation of developing countries.

The WFP, the World Food Programme, has also played a considerable role in the promotion of the co-operative movement, by assigning to existing systems of co-operatives responsibility for the distribution or management of World Food Programme commodities, or by establishing new co-operative enterprises for these specific purposes.

## **2 International non-governmental organisations**

These include the International Co-operative Alliance, with its 160 member organisations in 63 countries, covering more than 320 million individual members; the International Federation of Agricultural Producers, the International Federation of Plantation, Agricultural and

Allied Workers, the World Council of Credit Unions, and others.

**3 National governmental organisations providing bilateral aid**, including first of all, governmental technical assistance programmes, for example of Canada, Sweden, the United Kingdom and the United States of America.

**4 National non-governmental organisations** include national co-operative centres such as the Swedish Co-operative Centre, as well as several training centres in advanced countries, set up for the training of staff from co-operatives in developing countries.

Recent joint efforts by these various categories of external sources have proved very promising.

This brief description of sources of external technical assistance for co-operatives in developing countries is certainly incomplete. A more systematic listing could certainly produce the names of some 50 major international and national organisations providing technical assistance to co-operative projects all around the world.

At several points in the history of the United Nations system, the Economic and Social Council has recognised the importance of co-operatives and has called for international action in support of co-operative development. As far back as 1951 the Economic and Social Council, in its resolution 370 (XIII) recommended that governments promote co-operative organisations. The vital point to analyse here, however, is not so much *that* the Economic and Social Council made such recommendations at various points in its history, but *why* the Council wished to promote co-operatives. Such an analysis could provide valuable indications concerning the priorities for technical assistance to co-operatives, as seen by the United Nations.

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<sup>1</sup> United Nations Economic and Social Council, Fifty-fourth session "Promotion of the Co-operative Movement during the Second United Nations Development Decade", Progress Report of the Secretary-General, E/5246, 21 February 1973, paragraph 18.

When the Economic and Social Council adopted the 1951 resolution, it did so in the context of a debate on land reform. Thus, the Council recommended that governments promote co-operative organisations:

- for the cultivation, marketing and processing of agricultural products, and for the purchase of farm supplies and equipment;
- for the establishment of industries in rural areas;
- for the establishment of workshops for the manufacture, maintenance, repair and servicing of the most essential machinery and for the storage of spare parts.

It is important to note that at that time the Council considered the role of co-operatives clearly in the context of land reform areas, and focused its attention and expectations exclusively on technical and economic aspects of agricultural and rural development.

Three years later, in 1954, the Economic and Social Council considered, in its resolution 512 CII (XVII), that there was an increasing scope for co-operatives in “economic development in general”. This was already a significant broadening of the field. The Council also noted that co-operatives have a “social purpose”. The context of the debate, and of the resolution, was still the question of how co-operatives could contribute to agricultural development and rural progress.

It is only 14 years later, in 1968, that another important resolution on co-operatives is passed within the United Nations, this time by the General Assembly itself. Further resolutions by the Economic and Social Council soon follow in 1969, 1970 and 1972.

However, the world of 1968 was no longer the world of 1954. People all around had witnessed tremendous progress in technology. In 1957, the first man-made satellite, Sputnik One, was launched by Soviet scientists, followed in 1958 by the first United States earth satellite to go into

orbit. Governments all over the world had witnessed tremendous changes in the political climate of the world. In 1954, Dien Bien Phu fell to the Vietminh army. In 1955, the first Afro-Asian Conference was held in Bandung. In 1956, Egypt nationalised the Suez Canal. In 1959, Fidel Castro assumed power in Cuba. In 1962, the Algerian war came to an end. In 1967, the historic meeting between President Johnson and Premier Kosygin took place.

During these years government thinking on economic and social issues had also evolved significantly. By 1968 it had become recognised that the first “Development Decade” of the 1960s had not brought the expected results for the poor of the world and that the focus on increased Gross National Product was too narrow a target for national development. Within the United Nations policy-making bodies more and stronger voices were heard calling for more “social” development.

It is therefore quite significant that the General Assembly resolution 2459 (XXIII) of 1968 is entitled “the role of the co-operative movement in economic *and* social development”. The role the General Assembly has in mind for co-operatives is no longer to contribute only to agricultural and rural development, no longer to contribute only to technical and economic aspects, nor even any more to broad economic development as reflected in increased GNP, but to contribute to “social development” on a par with economic development.

The 1969 resolution of the Economic and Social Council goes one step further and mentions the importance of co-operatives for “social progress”, and in particular their importance for the mobilisation of human resources.

By 1970, the United Nations policy-making bodies were fully absorbed in the preparation of the International Development Strategy for the 1970s. This was a comprehensive and integrated programme of national and international action to achieve a series of inter-related economic

and social objectives. It is against this background that the Economic and Social Council adopted that year its resolution 1491 (XLVIII) on the role of the co-operative movement in economic and social development. The most striking aspect for our analysis is the further evolution in thinking as reflected in this resolution since the importance of the co-operative movement is affirmed in at least three respects:

- 1 as an important *element* of the *strategy* for the Second United Nations Development Decade.
- 2 as a *means* of broadening the basis for *popular participation* in the development effort;
- 3 as a *means* for the *equitable sharing* of the benefits of development.

“Broadening the basis for popular participation” and bringing about “equitable sharing in the benefits of development” are aims that fitted in completely with the growing concern of United Nations policy-making bodies with the principles of equity, justice and equality between nations, and within nations. Since then, this growing concern has been expressed in further detail in several major United Nations documents, for example: in the first overall review and appraisal by the United Nations Secretary-General of issues and policies in international development strategy, published in 1973,<sup>2</sup> in the Declaration on the establishment of a New International Economic Order, and in the Programme of Action on the establishment of a New International Economic Order, both adopted by the General Assembly on 1 May 1974<sup>3</sup> and in the Charter of Economic Rights and Duties of States adopted

by the General Assembly on 15 January 1975<sup>4</sup> as an instrument towards the establishment of a new system of international economic relations based on equity. More recently the 7th Special Session of the General Assembly again addressed itself to these issues.

One of the most glaring proofs of the lack of justice, equity and equality in the world today is the lot of the hundreds and millions of persons living in abject poverty. The assumption underlying in particular the 1970 ECOSOC resolution is, that the co-operative movement could prove itself to be an effective instrument in a massive attack on poverty, and an effective means for reducing the proportion of people living in conditions of misery everywhere. In fact, at that time in United Nations circles the belief gradually developed that possibly the principal function of co-operatives lies in organising and helping the poor. It seems to me that this belief is shared to some extent by those in the International Co-operative Alliance, responsible for the publication of the first ICA pamphlet on the Co-operative Development Decade 1971–1980. In this booklet it is stated that both co-operatives and trade unions are “designed” to combat poverty, ignorance, and lack of equal opportunity for the working classes; and to make men rather than capital, the basis for distribution of economic power and resources.<sup>5</sup>

In concluding this analysis it can be said that in recent years the main interest of the United Nations policy-making bodies has focused more and more on *the need to combat poverty* and to introduce

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<sup>2</sup> United Nations, *The International Development Strategy—First overall review and appraisal of issues and policies, Report of the Secretary-General*, United Nations Publication No. E.73.11.A.6, New York, 1973, 91 pages.

<sup>3</sup> United Nations General Assembly resolutions adopted at the Sixth Special Session: Declaration on the Establishment of a New International Economic Order, 3201 (S-VI); Programme of Action on the Establishment of a New International Economic Order, 3202 (S-VI).

<sup>4</sup> United Nations General Assembly, *Charter of Economic Rights and Duties of States*, Resolution 3281 (XXIX), 15 January 1975.

<sup>5</sup> International Co-operative Alliance, *The Co-operative Development Decade 1971–1980, Studies and Reports Series*, No. 6, January 1971.

social reforms to this end. Secondly, that the resolutions adopted by the Economic and Social Council have tended more and more to view co-operatives as an instrument to this overall objective.

Five years or more have passed since the 1968 General Assembly resolution, and the 1969 and 1970 ECOSOC resolutions. The United Nations Secretary-General submitted during that period four reports to the Economic and Social Council, all dealing with the role of co-operatives in the world. Each of these reports is based on draft reports prepared jointly by the International Co-operative Alliance, the International Federation of Agricultural Producers, the International Federation of Plantation, Agricultural and Allied Workers, and the World Council of Credit Unions, together with two major outside supporters of the international co-operative movement: the International Labour Organisation and the Food and Agriculture Organisation of the United Nations.

The first report of 30 pages, entitled "The role of the co-operative movement in the achievement of the goals and objectives of the Second United Nations Development Decade"<sup>6</sup> submitted to the Council early in 1970, dealt with the contribution of co-operatives to key areas of development. It also covered some of the problems with the internal structure of co-operatives and the nature of international assistance necessary to promote co-operatives in the developing world.

The second report of 18 pages,

submitted in 1972<sup>7</sup> discussed some of the major problems facing co-operatives in developing countries, and the important elements that should be considered in strategies for co-operative development. The report emphasised the importance of international inter-agency co-operation, which should be extended to multilateral, bilateral and voluntary agencies.

The third progress report<sup>8</sup> of 11 pages, submitted to the Economic and Social Council at its session in April 1973 entitled "Promotion of the co-operative movement during the Second United Nations Development Decade", discussed in a very preliminary manner progress made during the Second United Nations Development Decade.

The fourth report of 21 pages, came before the Council early in 1975 at a time when the development strategy of the United Nations became oriented towards a more direct attack on poverty and, in particular, on underemployment, unemployment and the maldistribution of income. It presented the contribution made by the co-operative movement to the objectives of the Second United Nations Development Decade.<sup>9</sup>

In spite of all this information supplied to the Council there are, in my opinion, signs that the Council is re-assessing its attitude to the co-operative movement. In 1972, the Council still adopted a resolution "re-affirming" the need for a concerted programme of co-operative action at the country level, and inviting governments in developing

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<sup>6</sup> United Nations Economic and Social Council, Resumed forty-eighth session, The Role of the Co-operative Movement in the Achievement of the Goals and Objectives of the Second United Nations Development Decade, Report of the Secretary-General, E/4807, 27 March 1970.

<sup>7</sup> United Nations Economic and Social Council, Fifty-second session, Promotion of the Co-operative Movement during the Second United Nations Development Decade, Report of the Secretary-General, E/5093, and Corr. 1, 22 February 1972.

<sup>8</sup> United Nations Economic and Social Council, Fifty-fourth session, Promotion of the Co-operative Movement during the Second United Nations Development Decade, Progress Report of the Secretary-General, E/5246, 21 February 1973.

<sup>9</sup> United Nations Economic and Social Council, Fifty-eighth session, Contribution made by the Co-operative Movement to the Objectives of the Second United Nations Development Decade, Report of the Secretary-General, E/5597, 18 December 1974.



countries to adopt various measures in support of co-operatives. Yet it is significant that the Council qualified its appeal to donor countries to assist developing countries to promote and expand co-operatives. In fact, the Council appealed for assistance in all domains where co-operatives "*present the most appropriate form*" for helping to achieve the objectives set up for the Second United Nations Development Decade. The clear implication to me is that the Council finds that there are also domains where co-operatives do *not* represent the most appropriate form for helping the world achieve the objectives set for the Second Development Decade, and in particular: to reach the poor.

In 1973, the Economic and Social Council did not adopt a resolution in response to the report by the Secretary-General, but only formulated a "decision" taking note of the report and transmitting it to the UN Committee of Review and Appraisal. However, the debate in which the representatives of Denmark, Finland, Hungary, India and the United States took the floor, was quite revealing.

The US representative asked for a discussion in the 1975 report to the Council of the "acceptability, feasibility and relevance" of co-operatives to the developing countries. Moreover, the US representative asked that the next report discuss the contribution of co-operatives "to the situation of subsistence farming populations". Furthermore that the next report should discuss whether co-operatives should be established on a world-wide basis or "on a selective basis", and: for which activities. This sounds to me rather close to a call for a complete re-assessment of the Council's attitude and expectations as regards the role of co-operatives in the Second Development Decade. In the debate other representatives asked that the co-operative movement should present *more* than the idea presented so far of the so-called "co-operative development groups". Representatives asked that the

1975 report should come up with "other suitable mechanisms" as alternatives.

At the ECOSOC session held early in 1975 in New York, none of the 54 governments represented on the Council spoke on the subject. The Council did simply adopt a decision "to take note" of the report of the Secretary-General, presenting the contribution made by the co-operative movement to the objectives of the Second Development Decade.

There is a growing feeling within the United Nations Secretariat that it will be difficult to re-capture the unreserved goodwill and complete support of the Economic and Social Council, as expressed in the 1970 resolution, if the co-operative movement is going to do simply *more* of what has been done already for years now. The need is clearly to set new priorities within the co-operative movement, to formulate new approaches and strategies to reach the poor, and to arouse a new political commitment by the co-operative movement itself to help solve the problems of the poor. It is the conviction of the United Nations Secretary-General that this is first of all a challenge to the co-operative movement itself.

In so far as the United Nations Secretary-General can offer suggestions to others, he feels that time is pressing, and that therefore an effort should be made simultaneously at the level of *thinking*, and of *action* in the field. In order to promote some new thinking the Secretary-General suggests the convening of a small expert meeting, as soon as possible, to assess the problems connected with the participation of the poor in the co-operative movement, to review experience gained in particular countries on particular issues, and to recommend appropriate strategies and programmes.

As regards immediate action by co-operatives to improve the conditions of the poor and to enlist their active involvement in their own development, the United Nations Secretary-General suggests that special importance should be

given to co-operative projects at the local level, i.e. to projects that should answer the urgent and desperate needs of the poor, in such a way as to enable them to take an active part in their own development.<sup>10</sup>

A first effort to formulate some practical ideas about how to organise such an international drive towards the establishment of co-operative projects at the local level has been made by COPAC in 1974, in response to an offer from the UN Capital Development Fund to help provide necessary funds for implementing local projects which would provide credit to the poor.

Another effort to formulate some practical ideas in this direction was made by three parallel working groups at the 43rd International Co-operative Seminar organised by the International Co-operative Alliance and held in Dresden, from 7 to 14 September 1975.

Local co-operative projects carefully designed to reach the poor, may prove a possible means of combating poverty and of providing a glimmer of hope to the hundreds and millions of persons living in poverty and suffering in misery at this very hour today.

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<sup>10</sup> United Nations Economic and Social Council, Fifty-eighth session, Contribution made by the Co-operative Movement to the Objectives of the Second United Nations Development Decade, Report of the Secretary-General, E/5597, 18 December 1974, in particular paragraphs 74, 83 and 88a.

# New Prospects for Workers' Productive Co-operation

by **Antoine Antoni**

*Secretary-General of the General Confederation of Workers' Productive Co-operatives, France*

We are asked more and more frequently about the prospects for workers' productive co-operation in the world. This fact is significant in itself.

In 1955, for example, such questions were rare, because the public had forgotten all about workers' productives, and even those who knew about them felt they had no future. It seemed certain in those days that private enterprise, large and small, would hold undisputed sway in the market economy countries, since efficiency was entirely on their side and workers, it was said, were only interested in their salaries. In the collective economy countries, rigorous planning and the irresistible development of large state complexes did not appear to leave any space for the more spontaneous and less bureaucratic forms. The group of countries which one by one attained independence and had to improvise industrial networks adapted to the needs of their peoples with whatever available, appeared to be the one where workers' co-operation, which draws its strength from men rather than from investment, would find its chosen ground. In co-operative circles, it was customary to consider workers' co-operation as the respectable but obsolete expression of a utopian ambition.

Where are we now, 20 years later?

The hoped-for co-operative explosion did not take place in the countries in process of industrialisation. The declarations of the UN, the assistance of its Specialised Agencies, the unceasing efforts of the ICA and the bilateral agreements between industrialised and non-industrialised countries, have produced some interesting results. But they are too recent for firm conclusions to be drawn from them. There have been interesting and valuable results, but not the anticipated great surge forward.

On the other hand, the thinking which has begun to come to light in the countries of Eastern Europe on whether production that is completely centralised and controlled by the state can satisfy all the people's needs and all the workers' aspirations, has rapidly borne fruit and has provoked a tremendous expansion in industrial and artisanal workers' co-operation.

In Poland, the total strength of the membership of workers' co-operatives is now 800,000, and the Central Union envisages the million mark as a realistic goal. In fact, the results achieved by workers' co-operatives in the sectors in which they have operated encourage the hope of extending their activities into new sectors.

A comparable situation exists in Hungary, where "Okisz" embraces more than 350,000 members in its co-operatives. Here again co-operative production has long since broken away from "folk" and traditional crafts, and now produces electronic and mechanical equipment in extremely modern factories and using the most advanced techniques. In addition, "Okisz" is in process of extending and modernising a Building sector, nursing ambitions which the quality of its present achievements would appear to justify.

Both in Hungary and Poland the membership involved, the capital invested, and the projects under way, point to Co-operative Production as a mass phenomenon in the vanguard of economic and social progress, instead of the archaic residue it is often considered to be.

More recent, but no less spectacular, is the expansion which has taken place in the Romanian Artisanal Co-operative Movement under the impetus of its powerful federation, UCECOM.

Bulgaria is also beginning to tread the same path, and has begun to play an active part in the International Committee of Workers' Co-operative Productive and Artisanal Societies of the ICA. The Czech co-operative movement, traditionally strong in the industrial sector, has published statistics giving evidence of very marked progress since the reorganisation which followed the events of 1968. Generally speaking, the industrial co-operative or "self-managed" sector in the collectivist countries of East Europe seems to have an assured future, and to feel itself sheltered from any changes of orientation which might weaken or destroy the positions conquered during the past 20 years.

In Western Europe, the French and Italian Workers' Co-operatives are the only ones which have, for many years past, maintained or improved their position. They continue to progress in spite of the crisis. But things are changing in the other European countries.

In Great Britain the obstinacy of the workers in their struggle against mass dismissals has recently led to the creation of new workers' co-operatives which have received considerable financial assistance from the Government. The Industrial Common Ownership Movement (ICOM), which originated as philanthropic paternalism—but then, did not Robert Owen start out as a philanthropic employer?—has come around to conceptions and practices which are now indistinguishable from fundamental co-operative principles. The Co-operative Party provides important political support for these tendencies, affording the Co-operative Productive Federation fresh encouragement in the fight it waged so long alone.

In Holland, following a decision by the Dutch Trade Union Congress, an extensive enquiry is being undertaken jointly by the Government and the trade unions on the possibilities open to workers' co-operation in a modern society. It will be interesting to follow the results and consequences of this enquiry.

Although the ICA and its Auxiliary Committees categorically have no official contact with Spain, we know all about the ULARCO group in the Basque country. This co-operative complex has hit upon, and practises, social, economic and financial organisational forms, which can provide useful inspiration for all co-operative movements in their implementation of common strategies for autonomous co-operative groups. But industrial co-operation is expanding generally throughout Spain. There is reason to believe that, with the political changes in the air today, the Spanish industrial co-operative movement with its traditions will again find an important place in the world co-operative movement.

Even North America which, after the great experimental community movements of the 19th century, had become a desert as far as workers' co-operation was concerned, appears to be re-discovering the movement. After long and methodical

preparation, the Canadian trade union movement has just created a few experimental industrial co-operatives, and on their results will decide whether to adopt a systematic policy of co-operative development. In the United States, associationist tendencies are reappearing, and a historic event has just taken place: at South Bend (Indiana) a workers' co-operative of 500 members was founded last June, with financial help from the government, to take over a factory which the Amstead Industries Group had decided to close.

Taken in isolation, each of the incidents which we have quoted above could be regarded as of no importance. But taken together, they nevertheless give the impression that, all over the place and for differing reasons, Workers' Co-operation is becoming the horizon of a growing number of workers.

We will risk no prophecies on the consequences of this associationist current. But four facts can be put forward, disclosing new possibilities for Workers' Co-operation. The first two relate to the market economy countries, but the other two are valid for all industrialised countries:

1 Workers no longer accept mass dismissals and the closing of viable undertakings. The most enterprising and the most energetic of them go so far as to take on managerial responsibilities in the creation of their own co-operatives. On their side, governments and trade

unions which a few years ago would not even have envisaged such a solution are frequently led to support them.

- 2 In many cases, particularly in Western Europe, the creation of a workers' co-operative by the employees seems to be the only way of ensuring the continuation of the small and medium-sized enterprises which can no longer be carried on by their owner-managers or founders using traditional capitalist methods.
- 3 The rejection of work, and especially of manual work, has become a disturbing world phenomenon. Responsibility and participation in decision-making are among the best means of combating this disaffection, and it is in Workers' Co-operation that these can best be organised.
- 4 The gigantism of industrial installations which characterised the first three-quarters of this century is giving way to a tendency, asserted more and more often, to create workshops and factories of human dimensions rejoicing in autonomy. The consequences of this tendency point naturally in the direction of workers' co-operation.

However, one thing has not changed since 1955. Today, as then, determination, imagination and solidarity are still the co-operators' best weapons. To the extent that they know how to use them, today's co-operators will be able to seize the opportunities which a new world offers them.

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# Protecting Savings from Inflation – A welcome for Positive Proposals

*Report of a Symposium held at Bischofsberg, on aspects of inflation arising from the findings of the 3rd International Conference on Co-operative Thrift and Credit held in London 10th–14th June 1974.\**

by **Lewis Lee**

*Chief General Manager, Co-operative Bank Limited, Manchester, UK and Vice-Chairman of the ICA Banking Committee*

## **The Problem**

As the chief executive of the fastest-growing banking group in the United Kingdom, I am intimately involved in the savings market. Moreover, I have been increasingly worried of late by the implications of the effects of inflation on smaller savers in particular. It is perhaps appropriate, therefore, that, living and working in Britain, I should have been asked to produce this article. Inflation during the early part of 1975 has abated somewhat in most developed countries of the world but with the notable exception of Britain, where the latest statistics show an increase in consumer prices in recent months of well over 20 per cent on an annual basis.

Throughout most of the past three decades, what are somewhat arrogantly called the “developed” countries of the world, comprising basically, Western Europe, North America and Japan, have been able to assimilate the effects of rising prices without much problem. It might even be suggested that the mainly capitalist systems operating in these countries have derived positive benefits from so-called “creeping” inflation and have, therefore, sustained and supported rises in prices.

With the sharp increase in oil and other basic commodity prices during late 1973 and throughout most of 1974, however, the situation clearly got out of hand. Although most developed countries as a whole—with the notable exception of Britain—eventually managed to absorb the first wave of price increases, generated by this demonstration of power by the commodity exporting countries, it was clearly seen, once the smoke had dispersed, that a group of poorer countries had been placed in an even worse situation than previously. In particular, Bangladesh and Sri Lanka can be quickly identified, but there are several other countries which qualify for the group becoming known as the “fourth world”.

In a very similar way, “fourth world” situations have also been created within all the developed countries. By this I mean that although most individuals have eventually been able to absorb the effects of sharply rising prices by adjusting their life-style, there still remain groups of people, usually in lower income groups or living on small fixed incomes, who have been drastically affected by the major price increases.

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\* The Report in Brief of the 3rd International Conference on Co-operative Thrift & Credit is available in English, French, German and Spanish from the International Co-operative Alliance, London. Review 5/6 1974, price 75p.

### **The Co-operative View**

As co-operators, we clearly have a moral obligation to assist in fighting and, wherever possible, eradicating situations of this nature, on both an international and on a domestic scale. The Co-operative Movement has its roots in the area where I am writing this article and it has always relied on, and provided support for the often under-privileged working-class movements in a wide variety of countries. Co-operative banking institutions have grown up in almost all countries from the small savings of these groups of people, and predominantly from the combined efforts of co-operators—many of whom are now being particularly badly hit by inflation. It is especially heartening, therefore, to note that co-operative bankers from a wide selection of countries have decided to take positive collective action, through the operations of the International Liaison Committee on Co-operative Thrift and Credit, to try to improve the situation for their members and for the under-privileged in general.

This Liaison Committee was set up on an informal basis following recommendations at the Second International Conference on Co-operative Thrift and Credit held in Paris in September 1970. It subsequently met from time to time to discuss items of mutual interest and formal rules were adopted after the Third International Conference in London last year. Among the recommendations at the Conference was that a study group consisting of savings and money experts should be established to study the effects of inflation on the savings of members of co-operative movements and on the Thrift and Credit Co-operatives themselves.

The main objective of the founders of the group was to examine technical bases for solutions, or remedies, to the problem of inflation within a co-operative context. To achieve these aims, it was necessary to bring together the thoughts and aspirations of representatives from member institutions and add to them a

number of expert opinions from the fringe of the co-operative world. It was particularly pleasing to me, therefore, when a two-day symposium was organised at the Training Centre of Credit Mutuel Francais at Bischensberg, near Strasbourg towards the end of last year. Over twenty delegates attended the meeting with representatives from Committee member institutions in Canada, Japan and Western Europe, while the World Bank (European Sector) and French Government also sent delegates. The Chairman of the Liaison Committee, Mr Pierre Lacour, President of Credit Co-operatif, Paris, also acted as Chairman to this meeting and he was very ably assisted by Mr Theo Braun, President of Credit Mutuel, Strasbourg, who also provided a valuable contribution in drawing up the final communique. A member of my own staff in Manchester, Mr Ian Brierley, the Research Manager of the Co-operative Bank Limited, presented the main document which initiated the overall discussions.

The true international flavour of the symposium was very swiftly emphasised by delegates presenting some details of the extent of inflation in their own countries, its root causes and the implications which this state of affairs had had on savings at Thrift and Credit Co-operatives. Measures currently being taken to combat inflation in individual countries were also explained and the relative merits examined in some detail. Throughout these discussions, the actual and potential role which could, or should, be played by Co-operative Thrift and Credit Institutions in the fight against inflation, was very much to the fore in everyone's thoughts.

Mr Brierley's paper stressed the importance of saving in the context of economic growth and improvements in welfare. Saving was reflected in Investment which, if ploughed into appropriate areas, was the basis for raising the overall standard of living. The international Co-operative Movement was intimately involved in growth and the welfare benefits

this would bring for Co-operative members, but the side-effects associated with inflation made the already considerable problem of convincing members of the need to save very severe indeed.

One of the basic problems with inflation is that, in its early stages, it is a very seductive animal. It appears to governments as an attractive method of unofficial taxation, while the general public is largely unaware of the declining real value of its money resources. In consequence, very little is done to control the disease until the effects and injustices deriving from inflation really begin to hurt. By that stage, however, the severity of the illness usually necessitates surgery.

The implications of this state of affairs for all financial institutions were summarised by Mr Brierley. One of the basic problems was seen as being the eventual out-distancing of the rate of return on savings by the rate of increase in consumer prices. Rational and sensible people were forced into a situation where they had to consider applying their surplus funds, after everyday needs had been met, for the purchase of further material goods in order to attempt to offset the declining purchasing power of money resources. This potentially dangerous situation reaches a crisis point when the extent of dis-saving taking place has a drastic effect on funds available for investment and, in consequence, real economic progress and growth slowly grind to a halt. The overall objectives of the symposium could thus be summarised as trying to reach agreement on ways in which to minimise the effects of inflation on savings of members and, on a broader and more aggressive front, demonstrating to the world at large that the Co-operative Movement was prepared to fight, and not merely accept, inflation and its inherent injustices.

From the subsequent discussion, it became clear that although probably the best indicator of inflationary trends was a consumer price index, inflation itself was an extremely complex concept which had

an enormous variety of economic, social and political implications. It was generally agreed that the main factor to be brought home was that inflation was of intimate concern to everyone and could not merely be dismissed as affecting "other people". A deterioration in the social climate was frequently present when inflation got out of hand and, so often, those benefiting from inflation were the cleverest and the most aggressive. The timid and less wily suffered the most—a situation which no vaguely compassionate society could tolerate. On the economic side, relationships between buyers and sellers became distorted to the significant advantage of debtors and at the expense of creditors.

Turning to the empirical evidence available to the delegates on the actual effect, so far, of inflation on savings, it appeared in all cases that savings had continued to rise, although it was felt that these were of a predominantly precautionary nature, rather than being genuine long-term savings. Although a flight from savings was not yet apparent in any of the countries represented, it was felt that there were considerable misgivings and some confusion among the general public about adequate alternative methods of safeguarding resources. The "money illusion" aspect of accumulated savings losing their real value in spending power was becoming increasingly well known and it was felt that the authorities in the various represented countries should be made aware of this potential problem. Savers do not appear to be content any longer to receive a rate of return which does not compensate for inflationary price increases, and it was accepted that savers could become even more frustrated if this return, already reduced in real value, was to be taxed by the authorities on its money face value.

#### **Some Findings**

From the evidence submitted by the delegates, it became clear that the social impact of inflation varied between



countries and that it was dependent to a certain extent on the availability or absence of measures designed to alleviate the problems of inflation, such as indexation of incomes, including pensions, and adjustments to rates of taxation. In most cases, however, the impact of inflation on social groups was dependent on the power of those groups to influence appropriate defensive measures in their favour. As the thrift and credit co-operatives act as savings institutions for the mass of the population, who in most cases are not members of other powerful political pressure groups able to influence legislation, it was felt that the co-operatives needed to use their collective muscle to speak on behalf of the less powerful. One of the basic aims of thrift co-operatives is to protect savings by the general public, and it was generally agreed at the symposium that co-operative financial institutions should support all national governments and international organisations in their fight against inflation, whenever the defence or promotion of public savings appeared in their overall anti-inflation programmes.

Although inflation, in its most severe form, has only been experienced in western industrialised countries on a small number of occasions during the past century, there is little doubt that the implications of the present burst of price increases are as severe for the world as a whole as any in living memory. It is particularly important, therefore, that the world-wide co-operative movement should quickly develop its ideas for combating the undoubtedly undesirable effects we have experienced in the past two years. This general theme particularly applies to thrift and credit co-operatives which play such an important role in providing the necessary finance for the movement's further development but which are so dependent for their viability on the confidence of their members and depositors

Inflation tends to strike at the whole

structure of society and increases and re-emphasises undesirable characteristics which may already be present. In particular, the distortion of economic relationships creates innumerable problems and untold hardship and the Bischenberg symposium delegates agreed emphatically that some form of compensating measures should be devised to increase the equity of economic ties. Materialist systems which are so common in the developed countries help to support inflation and it was considered by delegates that co-operators could set an example to the world by reverting to more basic ideas related to thrift. Thus, the velocity of circulation of supply of money funds would be reduced and inflation countered without the necessity for imposing statutory controls, possibly leading to a no less dangerous economic recession.

General agreement was reached that the International Liaison Committee should support the overall objective of seeking to maintain or guarantee the purchasing power of savings by the general public, but by methods that did not contribute further towards inflationary pressures. However, such guarantees—which were to be limited in amount—were only to become available for genuine long-term savings made by those members of the general public who probably suffer most from the effects of inflation, namely individuals with average, or below average, means at their disposal. However, any measures of this nature would have to be specifically designed to harmonise with policies currently employed by national governments.

### **Conclusion**

It frequently proves extremely difficult at international meetings of this nature to draw up conclusions stemming from the discussions which can then be used as a guide for further action in individual countries. It was particularly pleasing, therefore, to note the strength of conviction which was so obviously a part of

the final communique from the Bischenberg meeting.

The delegates agreed that further thought should be given to an idea floated by Mr Theo Braun of a scheme for guaranteeing the value of savings, to be financed out of resources extracted, probably by fiscal means, from those sectors of the economy which had clearly benefited from inflation. This radical move might present difficulties of application in economies not characterised by central authorities. However, in a situation of virtual crisis generated by inflation of recent experience, one must clearly ask the question whether any government could consider opting out of a process which would increase overall equity within its area of jurisdiction. In a situation of this gravity, there is no case for the policies of *laissez faire* and Mr Braun's suggestion is to be welcomed as a genuine contribution for further examination.

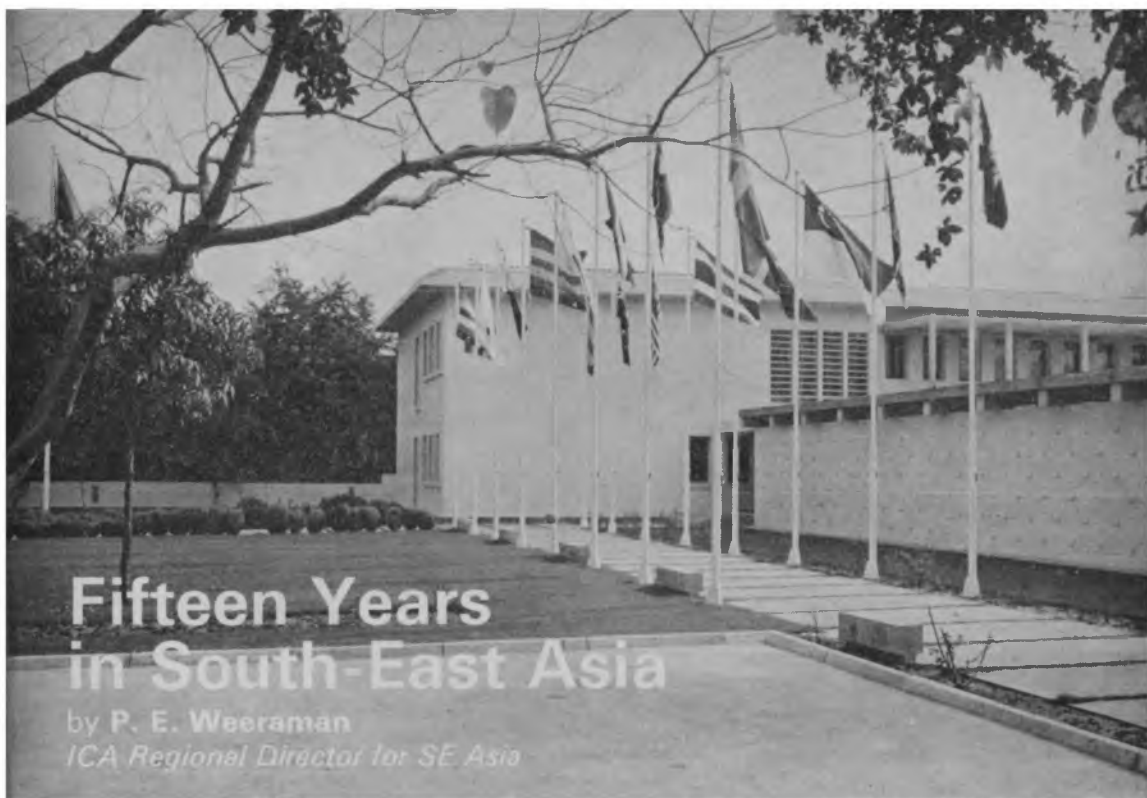
A further conclusion from Bischenberg was that there was now clearly a case for developing new methods or instruments of investment to be employed by thrift and credit co-operatives. Funds attracted in this way—presumably mainly longer-term in nature—would then be invested in projects yielding higher than average rates of return, part of which could then also be used to support the costs of guaranteeing savings values. Some doubt has been expressed about the possible nature of the investment projects with a high yield. If the funds were channelled into certain areas, for example property speculation, there could well be a danger of reinforcing the inflationary trends which the scheme is designed to fight. My own view is that co-operators are basically rational individuals with a strong moral foundation built into every action they take. I am confident that the application of funds of this nature would be made in the right sort of area, not only to give a good return, but also to provide

funds for worthwhile operations, preferably within the co-operative sector.

The situation in developing countries during inflation can be particularly harrowing, especially when sharp price rises are linked to basic commodities which have to be imported by poorer countries. Only moves by world-wide organisations can hope to ease some of the problems presented in a situation of this nature. It was therefore agreed at Bischenberg that the developing country problem would be given special attention and that inter-governmental financial institutions, such as the World Bank, should be called on to provide support to help finance the growth of co-operative organisations in those countries.

The Bischenberg conference appears, therefore, to have laid the foundation for future positive collective action by co-operators. Ideas have been generated and a number of extremely useful points for further action have surfaced. It now remains for national co-operative organisations, and particularly those involved with thrift and credit, to bring pressure to bear on national governments. Every opportunity should be utilised to demonstrate the broad range of economic, social and, eventually possibly political, problems deriving from inflation's impact. The International Liaison Committee for its part is planning further meetings to report on progress made and to plan for future activity, but the main burden of fighting inflation must lie with individual co-operators using self-restraint, above all thrift, and giving an example to others.

The Co-operative Movement was founded on ideals designed to provide a better world for its members. The influence of inflation presents one of the greatest challenges the Movement has ever faced, but by concerted effort the challenge can be met, with the Movement, I am confident, eventually emerging bloodied but undefeated from what will have proved to be a long hard struggle.



### **Introductory**

The ICA's intensive support of co-operatives in the South-East Asian region began with the opening of the ICA Regional Office and Education Centre for South-East Asia in New Delhi on 14th November 1960 by Jawaharlal Nehru as Prime Minister of India. Its *raison d'être* was stated by him when he inaugurated the seminar on "Co-operative Leadership in South-East Asia" held to mark the opening of the office. After stating that his outlook was "to convulse India with . . . Co-operation", he spoke of the need to educate and train people to be co-operators and in this regard told the ICA "we naturally would greatly welcome your help and assistance from your great experience in other countries".

The Swedish Co-operative Movement was already in the field with a proposal for an Education Centre for India. They joined hands with the ICA to set up a Regional Office as well as an Education Centre for South-East Asia. These two

institutions were combined into one in 1963.

The annual budget of the Regional cum Education Centre is about US \$330,000 and of this about 80 per cent is met by the Swedish Co-operative Centre with valuable support from the Swedish International Development Authority (SIDA). A very large part of the cost of the office building also came from the Swedish Co-operative Movement. The Japanese Movement also made a handsome contribution.

The Regional Office cum Education Centre (hereafter referred to as ROEC) has functioned now for nearly fifteen years. In these fifteen years the Regional Office has established itself as the focal point of Co-operation in South-East Asia. The region served by the ROEC, though called "South-East Asia" for convenience, comprises fourteen countries spreading from West Asia to the Far East, viz., Australia, Bangladesh, India, Indonesia, Iran, Japan, Republic of Korea, Malaysia,

Nepal, Pakistan, the Philippines, Singapore, Sri Lanka and Thailand. The ICA has members in all these countries except Nepal. The South-East Asian Region's need of Co-operation is greater than that of any other region by reason of its teeming millions of the really poor, whose social and economic betterment can come about only through co-operative activity.

#### **Council for South-East Asia**

The ROEC seeks to satisfy some of the needs of the member-organisations of the Region and in order to obtain their views and advice provides them with a forum in the form of a Council which meets annually. It is composed of two representatives of each country in which there are affiliates of the ICA. In each case, one councillor represents the agricultural co-operatives of his country and the other the non-agricultural co-operatives. As 80 per cent of the people of South-East Asia are agricultural folk and most of the co-operative movement here is agricultural, special representation has been given to this sector. Originally the Council had a Chairman who was nominated by the Executive Committee of the ICA. In 1971 this arrangement was changed in favour of the Council electing its Chairman from among its members. This change was made in recognition of the greater involvement, that had come about by then, of the movements in the work of the ROEC. This development was followed by the member movements deciding, at the Council meeting held in Tokyo, in November 1973, to contribute to the funds of the ROEC. Their contributions amount to about 5 per cent of the ROEC's annual budget. Though the amount is not high the contribution is of great significance as it means that they are really involved in the work of the ROEC. It is different to being only at the receiving end of the ROEC's services. This contribution is in addition to the expenditure which the member movements were already bearing in connection with the ROEC's events such as

the Regional Seminars held in the various countries of the Region. Each movement, which sends participants to a Regional Seminar, bears half the cost of the air fare of its participants and the movement in whose country the seminar is held bears all the local costs of such event including the board and lodging costs of the participants and sometimes of even the members of the ROEC's staff who officiate at the seminar. The involvement extends to bearing the costs of study visits arranged for the participants as an essential prelude to the seminar to give the participants the necessary background in the field of co-operative activity that is to be studied at the seminar. This is of special importance as a seminar is normally held in a country where the movement has met with success in that particular field of co-operative activity. There is also the inevitable reception given by the movement in honour of the participants and the ceremonial opening of the seminar. All this means much expenditure, sometimes on a really grand scale. Naturally, we are unable to estimate this expenditure and therefore to take it into account when assessing the involvement of the member-movements in the work of the ROEC. A rough estimate of expenditure borne by the member-movements, excluding the salaries of staff, indicates that the member-movements bear about 35 per cent of the annual cost of the ROEC's educational activities.

#### **Sub-Committee on Agriculture and Trade**

The ROEC also serves as the secretariat of the ICA Sub-Committee on Agriculture and Trade for South-East Asia. This is a sub-committee of the ICA's Auxiliary Committee on Agriculture. The member-movements contribute £50 each annually to the ROEC for its services to the Sub-Committee. An officer of the ROEC functions as the Secretary of this Sub-Committee. This Sub-Committee has two Working Groups, one on Co-operative Fisheries and the other on Co-operative Trade.

### Activities of the Regional Office

The activities of the ROEC have grown though the years and may now be classified under the following heads:

- i Educational Programmes and Consultative Services,
- ii Research and Publications,
- iii Library and Documentation Services,
- iv Information Services,
- v Collaboration with the Swedish Co-operative Centre,
- vi Co-ordination of Technical and other Assistance,
- vii Promotion of international inter-co-operative Trade,
- viii Intensification of ICA's relations with the national co-operative movements in the Region,
- ix Collaboration with other international organisations functioning in the South-East Asian Region and having

programmes in the field of Co-operation.

### Educational Programmes and Consultative Services

The ROEC has held so far over a hundred-and-twenty technical meetings—Regional Seminars, Experts' and Policy-makers' Conferences, Regional Workshops, National Seminars and Workshops, etc. Altogether three-thousand five-hundred persons have participated in them. A wide range of co-operative activities has been covered by the themes of these technical meetings. They related to Co-operative Leadership, State and Co-operative Development, Co-operative Education, Co-operative Management, Agricultural Co-operation, Consumer Co-operation, Co-operative Housing, Youth and Co-operation, Women and Co-operation, Press and Publicity, Trade Unions and

Dr Mauritz Bonow, President of the ICA, opening the new office premises of the ICA Regional Office and Education Centre, New Delhi (1968).



Co-operatives, Co-operative Insurance, and Industrial Co-operatives. The follow-up on regional meetings expected of our member-organisations is the holding of National Seminars on the themes of the regional meetings so that the conclusions and recommendations of the regional meetings may be brought to the notice of the national movements. In this way the regional meetings would have the wider impact for which they are designed by the careful selection as participants of persons who are deemed capable of carrying the message to their national movements. The ROEC sends Resource Persons to National Seminars held on the themes of the regional meetings as well as those held on other co-operative subjects of importance to the proper development of the local Movements. The Experts of the ROEC

function as Resource Persons at Regional Seminars as well as at Experts' and Policy-makers' conferences. Also, they present some of the technical papers required for these meetings. Additional Resource Persons are obtained from within the region and sometimes from the developed movements of the West through the good offices of the ICA's members or Auxiliary Committees.

These regional meetings have had considerable impact on the national movements as well as international organisations. For example, the Regional Seminar on Co-operative Housing held at Kuala Lumpur in 1970 was followed up by a Workshop on Co-operative Housing in Sri Lanka. The participation of experts of the International Co-operative Housing Development Association (ICHDA) at

Field Project Officer of the ICA-NCUI Co-operative Education Field Project, Indore, addressing a members' meeting.



this Regional Seminar led to the ICHDA getting very interested in the development of co-operative housing in India and Bangladesh. The ROEC held a National Seminar on “the Needs of the Co-operative Movement of Bangladesh” within a few months of the emergence of Bangladesh to help its movement to plan a programme of co-operative development. This was followed by a Workshop on Co-operative Housing and a National Seminar on Co-operative Agricultural Marketing.

The ROEC has rendered many consultative services to the member-movements. For example, the ROEC’s Specialist in Educational Methods advised the Co-operative Union of Malaysia on planning its educational programmes and the ROEC’s Specialist in Consumer Co-operation made a study of Personnel Management in Selected Department Stores in India and feasibility studies of proposals for setting up Co-operative Supermarkets in Malaysia, Singapore and the Philippines. And the Government of the Philippines consulted the ROEC in drafting a general Co-operative Law for the Philippines to replace the numerous ad hoc laws that obtained there in respect of co-operatives. The ROEC has published a “Model Co-operative Societies Law” drafted by its Specialist in Co-operative Legislation.

#### **Field Project in Co-operative Education**

The ROEC in collaboration with the National Co-operative Union of India started in 1971 a field project in Co-operative Education at Indore in the State of Madhya Pradesh. The project serves the areas of operation of ten primary co-operatives comprising fifty-eight villages. The purposes of the project are to find out effective techniques for co-operative education at the grass-roots level, to produce educational material for local use, to demonstrate the value of involving primary societies and business federations in the formulation and implementation of co-operative education programmes and



Mr Fakhruddin Ali Ahmed, then Minister of Agriculture (and now the President of India) arriving to inaugurate the Regional Seminar on Co-operative Personnel Management, New Delhi (1971).

above all to show that co-operative education can improve the economic results of co-operatives. We have already seen the difference it makes to members of primary societies when intensive education is imparted to them. They have become aware of the co-operative method and the co-operative ideology as they were never before. There are definite signs of social change in the countryside and a readiness to adopt modern technology. The villagers have become aware of their rights—an achievement in itself, for, as said by the Principles Commission, “the most important aim of the co-operative movement is the promotion of the social and economic rights of the people”. A similar project has been started by the co-operators of a neighbouring Indian State—proof, if proof were needed, that the project meets a felt need. The President of India at the celebration of the eightieth anniversary of the



Milk being collected by primary societies for transportation to the Bhor Dairy Project, Poona.

ICA, held in New Delhi recently, referring to this project said, "The results have been so satisfactory that the societies themselves have now started coming forward to provide additional funds for continuing the programme. The project has shown mainly that co-operative institutions at the primary and district level have to be actively involved in the educational work and that an integrated approach should be adopted to education whereby emphasis is placed on meeting the entire requirements of the families for their agricultural operations and for their other occupations to the maximum possible extent through the society, and in having a farm-guidance service as an integral part of the services provided by the co-operative societies. This is a concrete example of how the experience and the resources of the International Co-operative movement have

helped in guiding the co-operative movements in the developing countries. I have no doubt that the ICA will continue to assist the countries in this region in organising similar co-operative efforts."

#### **South-East Asian Specialist Group on Co-operative Education and Training**

The ROEC has now established a South-East Asian Specialist Group on Co-operative Education and Training (SEASPECT) comprising the Principals of the national co-operative educational and training institutions of the countries served by it. This body will be able to guide the educational activities of the national movements as well as the ROEC. This is further evidence of the growing involvement of the national movements in the work of the ICA.



### **Open Conferences**

Another development which indicates this involvement is the success which the ROEC has met with in holding self-financing Open Conferences on matters of topical importance. One such conference was held in Kuala Lumpur in October 1974, viz., the Asian Conference on Consumer Co-operation. As many as 121 participated in it, their costs being borne by their organisations or themselves. This year a similar conference is to be held in Manila from 1st to 4th December on "Co-operative Management".

### **Programmes for Teachers**

The ROEC has special programmes for the development of teachers of co-operative training centres. Three teachers are chosen annually for this programme. It consists of visits to Co-operative Colleges/Schools of Co-operation of other countries and sometimes even participation in the Regional Seminar held annually in Japan in collaboration with the IDACA (The Institute for the Development of Agricultural Co-operation in Asia). The ROEC also affords limited assistance, under special circumstances, to co-operative leaders, both voluntary and governmental, to study the working of developed co-operative movements.

### **Research and Publications**

The ROEC has done a certain amount of research and the published results have met with general acceptance. For example, in 1973 a team of three made a study of "Indian Co-operative Laws vis-a-vis Co-operative Principles" in pursuance of the ICA Congress (1969) Resolution requesting the Alliance to undertake a study of the Co-operative Laws in the Developing Countries and "to suggest improvements therein with a view to making them more conducive to the proper and healthy development of the co-operative movement and its leadership." This study covered the Co-operative Acts of all the Indian States. Shrimati Indira Gandhi, Prime Minister of India, was "glad to see the study". The

book was published by the National Co-operative Union of India with a foreword written by Shri Fakhruddin Ali Ahmed, President of India, who was then Minister for Agriculture (including Co-operation). He also ceremonially released the book at a well-attended function. And, *mirabile dictu*, the Secretary of the Ministry of Agriculture presented, within a few months of the publication of our book, a document entitled "Guidelines for State Co-operative Laws" to the Annual Conference of Ministers of Co-operation of the Indian States, held in July 1974, stating in his introductory address that this was "the result of the ICA's book". The guidelines include several of the recommendations made in the book, some fully and some partly. This is not only a source of great encouragement to us but also proof that governments appreciate this type of objective study even if the findings are critical of the current position. The Minister's foreword said that this "study in depth" of the co-operative laws in India was a "welcome and commendable effort in a field which has evoked considerable discussion in recent years" and that this book was "informative and thought-provoking, though one may not be able to agree with some of the conclusions." Among the many commendations received was one from Dr Mauritz Bonow, President of the ICA, saying that the book "will be looked upon as a standard work in the field you are treating". Mr A. D. Granger, then Director of the ILO Office in New Delhi, wrote that "this excellent publication" is "really a comprehensive and definitive work". Mr Carlos M. Matos of CUNA Mutual Insurance Society, USA, thought it "a courageous effort by the authors since it runs counter to established government policy": and the Indian Review of Public and Co-operative Economy described it as a "monumental effort". Mr R. M. Cameron, Chief General Manager of the NSW Permanent Building Society, Sydney, Australia, extended "congratulations on this important

work which will have everlasting value to the movement” and added, “without doubt, it will become the standard reference”. Dr R. Kohler of Co-op Switzerland and Member of the ICA Executive Committee found it “an extremely carefully edited and very detailed work” and added that “this valuable contribution which you have made to promoting the co-operative movement has given me much pleasure”.

Encouraged by this wide appreciation of our study and the Resolution adopted at the Asian Top Level Co-operative Leaders' Conference of November 1973 requesting the ICA “to undertake in the countries of the Region . . . field study projects to find out the workings of co-operative laws, rules and regulations and the bylaws of the co-operative organisations”, the ROEC is now making a study of the subsidiary legislation and the model bylaws relating to co-operative societies in India in the light of the Principles of Co-operation. The field study projects contemplated in the resolution quoted above could then be carried out in many a country of the region, having the conclusions of our studies of the Indian situation as guidelines. India has not only the largest national movement in the region and the most varied experience in co-operative development, but also the largest volume of legislation and subsidiary legislation on co-operatives; hence the choice of India for these studies. Similar studies could be made thereafter in respect of every other country served by the ROEC.

The ROEC has also made two field studies of co-operative fishery movements, one in Bangladesh and the other in Malaysia. These studies will be presented to the forthcoming First World Conference on Co-operative Fisheries to be held by the ICA in Tokyo in September 1975. The ROEC has also made studies of multi-purpose co-operative societies in South-East Asia, the amalgamation of co-operative societies in Japan and the Republic of Korea, and the position of co-operative

housing in Bangladesh.

These are but a few of the many researches and studies made by the experts of the ROEC or under their guidance. These researches and studies have been published by the ROEC directly or through publishing houses. The reports of the Regional Seminars and Conferences as well as important technical papers presented to technical meetings on Co-operation have been published. Some of the tributes paid by the press to ROEC publications are truly encouraging. The Report of the Assessment Team, referred to later in this article, says that “the Team has noted widespread appreciation of these as a major source of co-operative information and exchange of experience”.

These publications, amounting to 55 so far, relate to a wide range of matters of interest to co-operators, such as Co-operative Education, Agricultural Co-operation, Consumer Co-operation, Co-operative Law, Co-operative Management, State and Co-operation, International Co-operative Trade, Co-operative Housing, Co-operative Leadership and Co-operative Industries. Besides these printed publications, there are a large number of mimeographed publications—all the result of studies made by the ROEC.

#### **Library and Documentation Services**

The ROEC runs a library containing over 12,000 volumes on Co-operation and allied subjects. The ROEC issues every half year an Annotated Bibliography of co-operative literature relating to the Region, published in the preceding half-year. The bibliography gives notes on all the books listed in it, so that the student of Co-operation may find it easy to select reading material. Select Bibliographies (on particular subjects) are also supplied on request. The ROEC also publishes a quarterly Documentation Bulletin giving notes on all articles, relating to the Co-operative Movement, that appear in the recognised co-operative journals and periodicals of many countries both within and outside



Mrs Indira Gandhi, Prime Minister of India, talking with Dr M. Bonow at the Co-operative Ministers' Conference held in Tokyo (1964).

the Region. This service has evoked much praise from many quarters. Perhaps the ROEC is the only co-operative centre that issues annotated and special bibliographies and annotated documentation bulletins in the English language regularly.

#### **Information Services**

The ROEC issues a quarterly "ICA Regional Bulletin" giving news from the region and accounts of ROEC activities. It also publishes a monthly bulletin entitled "ICA Trade News" giving news of interest to the trading co-operatives.

#### **Collaboration with the Swedish Co-operative Centre**

The ROEC collaborates with the Swedish Co-operative Centre (SCC) in many ways. The most important of them is the assistance given in selecting participants for the Swedish International Co-operative Seminars. The ROEC experts assist the experts

sent by the SCC to hold national seminars in the countries selected for the purpose by the SCC and to select persons for participation in the relevant International Seminar from among the participants of these national seminars. In this way a better selection is ensured than would be the case if the member-organisations were to select participants without such an exercise. It also gives the prospective lecturers of the International Seminar a good opportunity of acquainting themselves with the countries from which the participants hail. In turn the SCC sends Resource Persons to the seminars held by the ROEC.

#### **Co-ordination of Technical and other Assistance**

The ROEC functions as the co-ordinator of technical assistance and other aid which come from the developed movements to the developing movements in the Region. For example, the Co-operative Consumers



ICA Assessment Team at the ICA Regional Office, New Delhi.

Congress of the Federal Republic of Germany made a grant of half a million Deutsch Marks worth of equipment for a Co-operative Milk Project in India. This aid was given through the ROEC at the request of the Government of India. The ROEC acted as the representative of the German Movement and helped in the implementation of the project. It is now a going concern in the State of Maharashtra.

Several other instances of aid co-ordination by the ROEC may be cited, such as the provision of training facilities to selected co-operative employees of the developing movements by the movements of Sweden, Japan and Australia.

#### **Promotion of International Inter-Co-operative Trade**

The ROEC seeks to promote inter-co-operative trade across national boundaries and acts as the clearing-house of trade information for the co-operatives of the Region, and in pursuance of this function

publishes the monthly bulletin referred to earlier and tries to find markets for the goods of co-operative producer organisations. For example, the National Agricultural Co-operative Marketing Federation of India and the UNICOOPJAPAN of Japan established trade relations with each other through the good offices of the ROEC. Several industrial producer co-operatives of India have been found markets in Europe through the ROEC. A trade visit from the Japanese Co-operative Agricultural Movement to the producer co-operatives of Australia was arranged by the ROEC and it was claimed that within a year of that visit the trade turnover between these two developed movements had increased very considerably.

#### **International Co-operative Trading Organisation (ICTO)**

On the advice of the ICA Sub-Committee on Agriculture and Trade for South-East

Asia as well as the ICA Council for South-East Asia the ROEC took steps to organise an International Co-operative Trading Organisation through which co-operative buyers and sellers could trade direct thereby eliminating the middlemen. This organisation has been registered and is functioning in Singapore since July 1975. The large consumer co-operatives of Europe do a considerable amount of buying in the South-East Asian Region. This new organisation, called ICTO for short, can handle this work for them in due course and also simultaneously pave the way for the establishment of agricultural and industrial co-operatives in South-East Asia to meet the demand from the developed movements. The establishment of direct relations between co-operative producers and co-operative consumers will result in the elimination of middlemen and thereby bring about the paradoxical but nevertheless true situation of producers getting higher prices for the very goods made available to consumers at less than the former market rates. That is the magic of Co-operation and ICTO should prove to be the magician in this respect. The establishment of ICTO should prove a definite contribution to the cause of the Co-operative Development Decade. It now remains for the co-operative organisations which are members of ICTO—they are from Australia, India, Indonesia, Iran, Malaysia, the Philippines, Singapore, Sri Lanka and Thailand—to build up ICTO so that both producers and consumers may get the best results of Co-operation.

#### **Survey of Marketing Projects**

The Sub-Committee on Agriculture and Trade directed a Survey of Agricultural Marketing Projects in the Region. This was done on the initiative of the Central Union of Agricultural Co-operatives of Japan, and funded in equal proportion by the Japanese Union and the ICA (from its Co-operative Development Fund). Study teams appointed by ROEC surveyed the position in almost all the countries of the

Region and identified many potential co-operative marketing projects for development by the movements concerned.

#### **Intensification of ICA Relations**

The national co-operative movements of the fourteen countries served by the ROEC are closer to each other than they were ever before, as a result of the ROEC's work among them, especially through the regional meetings mentioned earlier. Similarly, each national movement is closer to the ICA than it was fifteen years ago.

#### **Collaboration with other international organisations**

The UN specialised agencies such as the FAO and the ILO send observers to our technical meetings and we to their conferences, etc. The ROEC has collaborated with the FAO and ILO by sending experts to lecture at their Regional Seminars and to participate in their Expert Consultations. At the moment one ROEC specialist is serving on a short-term assignment in Sri Lanka as an ILO Expert on Co-operative Education.

#### **Assessment of ROEC**

The ICA appointed a Team consisting of Prof Svardstrom of Sweden, Monsieur Y. Daneau of Canada, Mr Byung Wang Choi of Korea and Mr B. Faustino of the Philippines to assess the work of the ROEC and recommend guidelines for its future work. The Team has said in its report that it "has found much evidence of the extremely valuable work of the ROEC since its inception, and of its impact on co-operative development in the Region. Appreciation of its services has been freely and widely expressed". The Team has recommended that the ROEC should determine the changing needs and trends of the national movements. It is now the task of the ROEC to implement this recommendation. An Expert Consultation on the "Changing Needs and Trends of the Co-operative Movements in South-East Asia" is indicated.

# The ICA Regional Office for East and Central Africa

by **Dan Nyanjom**  
*Regional Director*

The Co-operative Movement was already firmly established in the three countries of Eastern Africa—Kenya, Tanzania and Uganda before the achievement of independence in the early nineteen-sixties. With the advent of political independence Co-operative Federations were formed, which later affiliated to the International Co-operative Alliance.

This block of countries constitutes an exceptional example of Co-operative development in Africa and the organisation of Co-operatives within the key sectors of national economy has been recognised as official policy.

In each country of the region the movement is built upon the universal model, with individual “users” forming primary societies, the primaries forming secondary organisations, and these in their turn forming the membership of the national Co-operative federations. Specialised tertiary and nation-wide organisations are also in existence and handle or promote specific aspects of Co-operative development. The governments are promoting and supervising Co-operative development through quite extensive departments.

As the general background of the countries provides many similarities, it was felt that much could be gained from institutionalised collaboration in the Co-

operative field. A natural development was therefore the proposal that a Regional Office under the auspices and support of the ICA be set up, based as far as possible on the South-East Asia model. The proposal was accepted and a nucleus office set up in October 1968. It was assumed from the beginning that neighbouring Zambia would be included in the area of operation, though the Zambia National Co-operative Development Committee, forerunner to the present Zambia Co-operative Federation, did not become a member of ICA until 1970.

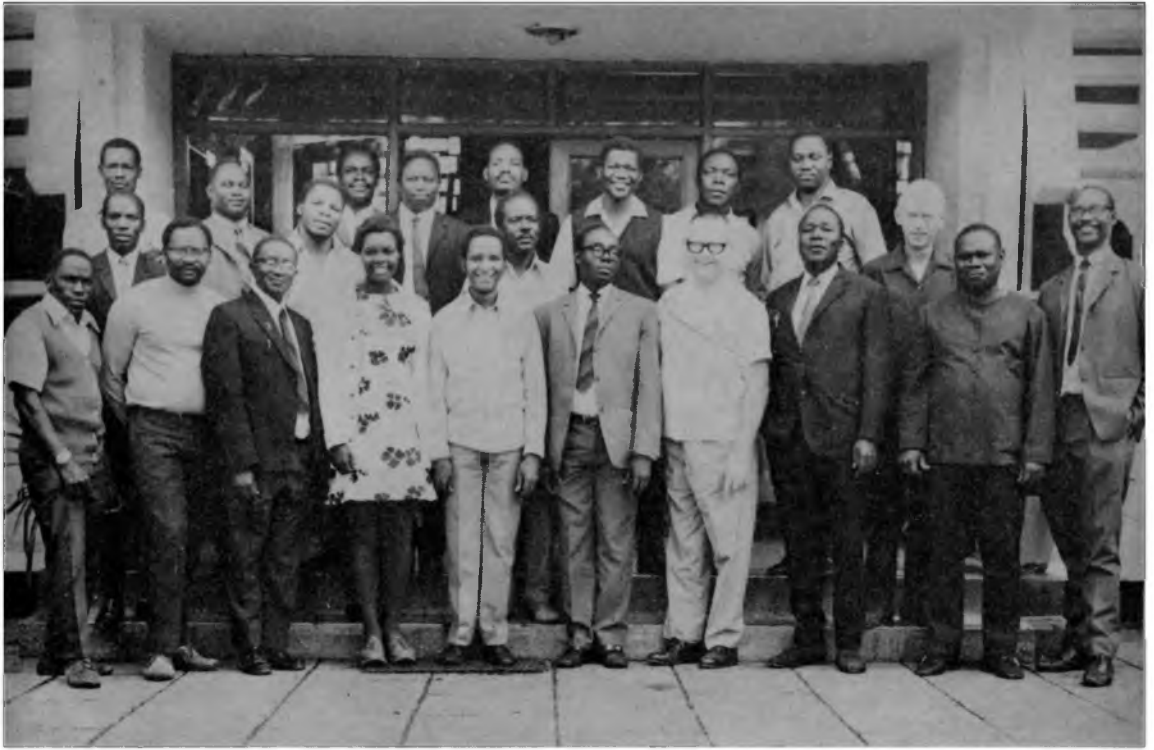
## **Objectives**

Broadly, the objective of the Regional Office is to promote Co-operative development in the region by:

- facilitating exchange of experience among policy makers, including discussion of mutual problems through various forums and publications;
- assisting with high-level manpower training;
- providing specialised services on a consultancy basis including research.

## **Location of the Regional Office**

The Regional Office is located in Moshi, Tanzania. Moshi, a small town on the slopes of the snow-capped Mount Kilimanjaro was chosen, not for its surrounding



A group of Co-operative Education Specialists poses for a photograph after attending a Co-operative education seminar organised by the Regional Office in Moshi.

romantic scenery, but because it is centrally situated in the Region and also because of a desire to avoid too close identification with any one member country by locating the Regional Office in the capital. Moshi is also recognised as the birthplace of African Co-operatives and has, as such, acquired a strong Co-operative tradition with several well-developed Co-operative organisations and institutions. The Kili-manjaro Native Co-operative Union, the oldest East African Co-operative Union, was established in 1933. Its headquarters in Moshi have housed the Regional Office from the time of its establishment in 1968.

#### **Membership**

The present member organisations of the ICA which are served by the Regional Office are:

- The Kenya National Federation of Co-operatives
- The Co-operative Union of Tanganyika
- The Uganda Co-operative Alliance
- The Zambia Co-operative Federation.

#### **Organisation of the Regional Office**

The member organisations in the four countries participate in the policy-making and general direction of the work of the Regional Office through the *Regional Council* which consists of the chairman and the Chief Executive (Secretary-General) of each organisation. The Regional Council has hitherto met twice a year. A *General Meeting* is convened every third year. The first one was held in 1969, the second in 1972 and the third in 1975. Delegates to the General Meeting—who according to the Statutes of the Regional Office should number between 30 and 36—are chosen from among Committee members of the respective apex organisations.

#### **Finance**

The Regional Office has operated on two separate budgets:

- a *Administrative Budget* covering the salaries of permanently employed personnel and basic administrative costs, as well as the cost of activities con-



"What should we do to stimulate women to participate more actively in Co-operatives?" This is one of the questions being discussed by a group of participants attending one of the Women's seminars organised by the Regional Office.

nected with the Education Programme and the various consultancy services.

- b *Education and Projects Budget* covering the costs of the Education Programme (i.e. seminars, conferences and Committee meetings), and the various special projects operating under the Regional Office.

Personnel assistance outside the administrative budget has been received from the Swedish Co-operative Centre, the Government of the Netherlands and the Consumer Co-operative Movement of Finland.

A grant for special seminar activities was obtained from the Government of Finland in 1972, with limited personnel assistance and contribution to the Administrative Budget. Other forms of assistance have also been received from the Swedish Co-operative Centre, of which the major one is the donation of four staff houses at a value of about Shs. 300,000\*.

The four member organisations have contributed an annual amount of Shs. 7,000 each since 1971. These contributions have, however, not been incorporated in the annual budgets, but have been reserved in a special fund, from which only a few travelling grants have been drawn.

From the foregoing, it will be seen how the various projects currently operated by the Regional Office are sponsored by donor sources from different industrialised countries. In some cases the finances are channelled by governments through member organisations of the ICA, while in others the governments deal directly with the ICA. It is noteworthy to state that the initiative to sponsor projects usually comes from the Co-operative movements of member countries, and that any government contributions are usually complementary to the efforts of the various movements.

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\*Shs. 15 = £1 Sterling.



Since the movements of the region will not be in a position to contribute substantially to the operating costs of the Office for the foreseeable future, it would appear that continued assistance will be required for maintaining both the present on-going projects, as well as future expansion of the activities of the Regional Office.

#### **Activities of the Regional Office**

The Regional Council meetings mentioned above together with Regional Co-operative Commissioners meetings which are normally held once a year have provided an opportunity for Co-operative leaders at the highest level, government as well as movement, for meeting and keeping in touch with each other, and with Co-operative development in the Region. They have also helped in the shaping of the policy of the Regional Office. Fifteen Regional Council meetings and five Commissioners conferences had been held by June 1975.

Also there is close co-ordination between the Commissioners annual conference and the Regional Council, through a recent arrangement whereby the two bodies are supposed to hold joint meetings once a year. In this way, both the movement and the government side of the Co-operative promotional machinery are given an opportunity to hold mutual discussions on important matters on which Regional uniformity and agreement are deemed to be of advantage.

#### **Standing Committees**

Small groups of three to four specialists from each country have been set up to meet once or twice a year for discussion on matters of mutual interest in special fields. The following Standing Committees have been operative:

**a** *Co-operative Education*: The Co-operative College, the national apex organisations and the Commissioners are represented on this Committee which, apart from discussing matters relevant

to education, training and publicity in general, also formulates the education plan of the Regional Office. Twelve meetings were held between 1969 and 1975, plus two meetings of sub-committees.

**b** *Credit and Finance*: Representation covers the national apex organisations, the Commissioners and the national associations of the urban savings and credit Co-operatives. Originally intended to discuss the development of savings and credit schemes and co-operative financing in general, the Committee has mainly been dealing with problems relating to the urban savings and credit Co-operative sector. Seven meetings were held during the period under review.

**c** *Accounts, Audits and Statistics*: The Committee, which was composed of specialists in the fields indicated by its name, met twice only in 1969 and 1970 respectively. The Commissioners' Conference of 1972 felt it had outlived its usefulness and recommended that it be disbanded.

The present policy is one of restrictiveness with regard to the formation of new Standing Committees. However, various *ad hoc* meetings to deal with specific subjects are proposed. Such meetings are convened for specialists in particular areas of responsibility (e.g. for the few specialists on correspondence education, the full-time statisticians, etc.) and for policy-makers on special topics, such as the workshop for Principals of Co-operative Colleges and their deputies, recently held in Nairobi.

#### **Seminars and Conferences**

The bulk of the work of the Regional Office has taken the form of organisation of training courses, seminars and conferences. These are usually organised at regional level, although support from the Regional Office in the organisation of national level seminars has also been frequent. From the very outset, the policy in the region has been to ensure that the

educational programme of the ICA Regional Office is in accordance with, and supplementary to, the on-going individual national educational programmes.

So far, several important and interesting topics have been handled in the series of more than 60 seminars held. Principal subjects dealt with can be divided into two main groups:

- a Training courses for Co-operative Union managers, Savings and Credit personnel and Co-operative college teachers.
- b Seminars/conferences for leaders on increased women participation in the running of Co-operatives, savings and credit, consumer Co-operatives, Co-operative research and planning and new trends in the development of Co-operatives such as multi-purpose functions, etc.

For the present, there are many topics to occupy the annual seminar programme, and the main limitation is financial resources and the Regional Office manpower scarcity. Possible areas of concentration of tailor-made seminar and conference activities in the immediate future are:

- Intensive teacher training courses for lecturers of national colleges
- Regular training courses for managers of Co-operative unions
- National training courses for personnel engaged in the development of savings and credit schemes
- Research and Planning Conferences
- Regional Seminar on Development of Handicraft industries as an income-generating Activity for Women Co-operators
- Regional Seminar on the Efficient Use of Transport in Co-operatives
- Regional Seminar on Co-operative Distribution of Agricultural Inputs and other Farm Supplies
- Regional Seminar on the Development of Housing Co-operatives
- Regional Seminar on Fishermen's Co-operatives

—Seminar on the Role of Co-operatives in Developing Optimum Agricultural Units Among Under-privileged Peasantry.

—Plus several *ad hoc* consultations of experts in various fields.

*Participants:* These are usually drawn from among the leaders and personnel of both movements and governments, according to the type and theme of the activity. The average number of participants ranges between twenty and twenty-five—all nominated by the various bodies discussed above. On the whole, it has been possible to draw in participants of more or less the same level, mainly due to the similarity in the stage of development of most of the movements in the Region.

*Seminar/Conference Procedures:* It is usual for seminars/conferences to end up with recommendations in the form of resolutions, drawing the attention of Co-operative leaders and governments to the highlights of participants' deliberations for possible immediate implementation and/or follow-up action. Many of these seminar resolutions have been usefully pursued by the Office through its various forums discussed above, although there is room for improvement in this area, presumably through a more direct and systematic approach with the policy-makers. It is hoped to review the whole position in the near future, with a view to establishing exactly the extent to which the various seminar/conference resolutions passed over the years have been implemented and, if not, to suggest improvements.

#### **Consultancy Services and attachment of specialised officers**

A recent development in the Regional Office has been the attachment of specialised officers, financed by various sponsors as separate "projects" but with full integration into the Office.

A Research Officer has been in post since July 1973, and two other specialists, one on Savings and Credit and the other on Consumer Co-operatives since 1974. A Teacher Trainer Specialist and an



Promotion of education and training is one of the main activities of the Regional Office. Here, former Regional Director Arne Holmberg leads a group discussion in one of the many organised radio listening groups in Tanzania.

Insurance Specialist and Documentation Officer are expected towards the end of 1975. A counterpart to the Credit and Savings Officer was recruited in January 1975, while the recruitment of a local Research Officer, who will eventually take over from the existing head of the ICA Research Unit, is under process.

#### **The Future Role, Functions and Activities of the ICA Regional Office**

In an effort to ensure that the available scarce resources are utilised in the best possible manner for supplementing the development of Co-operative movements in the Region, the ICA Regional Office in 1974 distributed questionnaires to member countries seeking their guidance on the activities to be undertaken during the coming years.

Each country's national apex, the

government Co-operative Department and the national Co-operative College collaborated in producing a country memorandum on the basis of the questionnaire. The memoranda were discussed at the last Regional Council Meeting on 31st October 1974, and the following is a summary of the views expressed by the Regional Council members as to the future role and function of the ICA Regional Office:

- That the ICA Regional Office should concentrate the relevant resources in manpower and finance on high-level regional seminars and high-level training courses, even if this means a reduction in the number of activities compared to the programmes of recent years.
- That the Regional Office should combine the seminar programme with short concentrated *ad hoc* meetings of specialists.
- That Standing Committees were of

value, and ought to be formed whenever there is full agreement on the need thereof. However, since they could only be formalised when the financing of their meetings was secured, the need in the meantime might be met by *ad hoc* meetings.

- That the establishment of the Regional Office as a Co-operative Documentation and Information Centre was a matter of high priority, and the Regional Council therefore recommended that the ICA immediately initiate negotiations with possible donors, with the aim of securing funds for the Information Centre at the Regional Office.
- Finally, although no specific recommendation was recorded in respect of the various Consultancy Services, the useful role of these projects has been commended throughout the Region, and they now form a vital aspect of the work of the Office, as already indicated above.

It is perhaps necessary to explain that the ICA Regional Office has emerged and developed amidst large bilateral technical assistance projects currently being operated within the Region, such as the Nordic Co-operative Assistance Projects in Kenya and Tanzania, and more recently, the SIDA project in Zambia.

Yet, one factor which is probably peculiar to the ICA Regional Office's approach, is the fact that it is a form of technical assistance which is in a sense "owned" and operated by the recipients. Through the various Standing Committees and the Regional Council, the movements (and governments) of the Region are

enabled to participate very directly in policy-making for the activities of the Office. A strong feeling of "belonging" and of "ownership" of the Office by the Region has thus developed—a fact which gives this type of technical assistance a more permanent status, capable of being developed later into a "self-help" service, totally owned and operated by the movements of the Region. Bilateral technical assistance projects on the other hand, are supposed to be self-liquidating.

Although the total impact of the work of the ICA Regional Office so far may be difficult to assess precisely, there are clear indications that its contribution is meaningful. A review carried out in 1974 by the Regional Council, of the work of the Office since its inception in 1968, and of its future role and functions, has confirmed wide appreciation of the services by both governments and movements of the Region.

Finally, as has been explained above, the work of the Office is only made possible at this stage mainly through the generosity of the various donor sources—governmental as well as Co-operative—of the industrialised countries. It is the belief of the writer that if the above-quoted agencies could channel more technical assistance funds through the world body centrally, then the work of the two existing Regional Offices could be intensified and expanded, and new ones opened up in other needy areas of the developing countries—especially during the current Co-operative Development Decade.

# Book Reviews

**CO-OPERATIVE EDUCATION RADIO PROGRAMMES** by Sam Mshiu. A General Guide with Specimen Scripts. *Published by the International Co-operative Alliance, London, May 1975. 116 pages A4.*

With this modest but very practical manual the ICA breaks the soil of a new field of publications. Not only so, but it shows evidence of a firm intention to take a tighter grip of Co-operative educational problems and practice in the newly developing countries with a view to improving efficiency through the discerning choice of appropriate methods, as well as content. The cost of preparation and publication has in fact been defrayed from funds allotted to a joint project of the Alliance and the Co-operative League of the USA, the Co-operative Education Materials Advisory Service (CEMAS).

Generally speaking, radio and television are not sufficiently used for educational purposes by Co-operators in any country, with the result that their experience and skill in employing these media are also insufficient. Often they shy away from them because of the expense, but it is a mistake to imagine that these media are worth any less to Co-operators than the Movement's opponents and competitors are prepared to pay for them. Naturally, if value is to be obtained for money spent, the transmissions themselves must be as technically perfect and effective as Co-operators can make them. There is no merit in amateurism; radio and television communication is an art to be mastered in today's world.

These reflections apply with special force to the developing regions. Too many of us study them with maps on too small a scale, with the result that we fail to realise the enormous distances separating place from place and the consequences for communication, and especially education. Over immense areas, if there is no "distance teaching", there is no real education at all. Correspondence teaching is possible only where there is an adequate standard of literacy. Elsewhere the spoken word must convey the message and only broadcasting can overcome distance.

Mr Mshiu's manual is not much concerned with what should be said, but much more with the method and manner of saying

it. He rightly assumes that the content of a radio talk must be primarily determined by the needs, interests and mentality of the audience addressed, just as it has been realised, after some years of working the wrong way, that the Co-operative message has to be conveyed in vernacular languages and that even films must mostly have some familiar local relevance if they are to hold the attention of unsophisticated audiences.

The author has planned his material very lucidly in three Parts. The first is a general survey of radio as a medium of communication, the basic organisation required for its systematic use, including the organisation of the audience, in such forms as "listening groups" and audience research, both before and after transmission, and, finally, the types of radio programme. The second Part is devoted to radio scripts, from the original idea of the message through the drafting and oral presentation, with or without "effects", to rehearsal and definitive recording. His teaching and advice throughout are both positive and negative, giving clear indications of what to do and what to avoid, with due emphasis on the importance of apparently small details.

The third Part comprises specimen scripts, proceeding from a simple radio talk through more complex forms to a dramatised programme. These, of course, are not prescriptive but suggestive, but they serve to bring the author's instruction in the preceding Part a step nearer the concrete. In four appendices, specimens are given of a production plan, a poster announcement and specimen scripts actually used in Kenya and Papua (New Guinea).

With Mr Mshiu as counsellor no Co-operative educator worthy of his salt need shrink from preparing and recording or even giving "live" his first radio talk. Moreover, he will find the manual always useful to keep within reach, as a guide and a help in correcting faults, as he himself gains in confidence and proficiency before the microphone. It is to be hoped that the manual will rapidly achieve a wide circulation and that the Education Section of the ICA will receive a widespread response to its invitation to readers to send comments, criticism and specimen scripts and so build up the common fund of educational knowledge and experience on the international level.

W. P. WATKINS

**THE USE OF STATISTICS: A HANDBOOK FOR CO-OPERATIVES** by Liam E. Pickett. Published by *International Labour Office, CH-1211 Geneva 22, Switzerland (1975), price 22.50 Sw. fr.*

Mr Pickett deserves our thanks for giving us a blue-print for our constant need, in co-operative work, to present our economic position and performance in a concise and simple way.

Part I of the "Use of Statistics" provides us with a general introduction to statistical methods and techniques, and tells us how to collect, analyse, present and interpret statistical data.

In Part II we learn how best to apply statistical principles and practices to co-operative societies, and we are given glimpses of accounting and management practices.

Intended as a textbook at grass-root level, Mr Pickett has given us also an excellent glossary of statistical terms and, to engage us more actively, a number of exercises to work out and a simple case-study of a typical multi-purpose co-operative society. Sensibly, he also asks us not to overlook the value of the commonsense approach.

This is a practical textbook, compiled by the author from his field experiences in Africa and the Near East as an ILO Regional Adviser. The book can be regarded as a multi-purpose information tool, as well as a textbook and teaching manual for use in co-operative colleges and in courses and seminars. In spite of its title the manual need not be confined to the exclusive use of co-operative statisticians, but could be a first-class all-round tool in the hands of all responsible for the running of co-operative service facilities and who bear the responsibility of accounting to boards, governments and—like all of us—to their members.

JHO

**TRATADO DE DERECHO COOPERATIVO (TREATISE ON CO-OPERATIVE LAW)** by Alfredo A. Althaus. *Editorial Zeus, Rosario (Argentina), 1974. 782 pages.*

This work, which we have no hesitation in describing as the most important of its kind, was published almost within a year of the promulgation of the new Argentinian Co-operative Law (Law 20.337 of 15th May 1973 is included in the Appendix, together with explanations of the various sections). This

single fact is sufficient to indicate the relevance of its contents. It must be added that no other work of comparable size has been published since the promulgation of the 1973 law, which gives this text a unique significance.

However, a fact even more important than the relevance referred to above, the book has not confined itself to a mere synopsis of the law (useful in itself) but attempts to live up to its title: it is a veritable *tratado* of co-operative law. In its 23 chapters, the author goes far beyond the purely legal field into eminently doctrinal territory (especially in the early part of the book). Nevertheless he never loses sight of the strictly juridical aspect of the Co-operative phenomenon, and the economic and sociological digressions in no way deflect the reader from the central subject, but rather contribute to its better appreciation.

The bibliography section is neither extensive nor distinctive in quality. The author himself admits this in his preface, and gives his reasons. Much of the earlier published material is the product, basically, of enthusiasm rather than of critical thinking. On the other hand, jurists writing about co-operatives have contributed little of value to the subject, since they have, in general, written from a distorted viewpoint incapable of grasping the peculiar and distinctive nature of these organisations. This viewpoint is described as "distorted", to the extent that although it may be suitable for certain branches of law (such as commercial, agrarian, labour, etc.) for which it is legitimate and adequate, it cannot validly be used to analyse and conceptualise a social reality of an entirely different nature.

It thus became absolutely essential to attempt a synthesis of co-operative knowledge with the precision of juridical science, a task which Althaus has carried out with serious and responsible thoroughness. In this sense it can be asserted that Althaus' work is entirely new and original, whatever the merit of any particular chapter or paragraph, and whether or not we share his personal opinions. This point alone serves to characterise very favourably the work under review.

In addition, a work of this magnitude will certainly have the effect of making the present Co-operative Law in Argentina known in other areas (at least those speaking Spanish). It will provide, apart from the always profitable knowledge of the juridical experience of a country exhibiting an inter-



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## Affiliated Organisations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(1973) Premium Income (in £1,000) (net of reinsurance, inc. foreign business): P. S. Societe Cooperative: 24.500; P.S. Industrial Injury: 1.544; P. S. Reinsurance: 1.955. Other figures (in £1,000): New Life business (1973, inc. foreign business): 111.426; Capital in force 31.12.73 (inc. foreign business): 427.954. No. of policies 31.12.73: Life: 857.075; Accident: 314.662; Fire—misc. 513.136; Others: 25.448; total: 1.710.321.

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

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

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

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

Inspection Général des Services Agricoles, *Service de la coopération, 33 rue de Sélys, 4370 Waremmé*.

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

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



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

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

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

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

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

**Ceylon:** See "Sri Lanka".

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Affiliated societies (1973): 70; turnover: Fmk. 2,080 mill.; own production: Fmk. 646 mill.

Pellervo Seura, Central Organisation of Farmers' Co-operatives, *Simonkatu 6, P.O. Box 77, 00101 Helsinki 10*. Tel. 602066.

Affiliated organisations (1973): 9 central organisations; 885 societies.

Pohja Yhtymä, *Runeberginkatu 5, 00101 Helsinki 10*.

**France:** Fédération Nationale des Coopératives de Consommateurs, F.N.C.C., *89 rue la Boétie, 75008 Paris*. Tel. 225-99-98.

Affiliated societies (1970): 315; membership: 3,400,000; shops: 8,300; turnover: NF. 6,100 mill.

Société Générale des Coopératives de Consommation, *61 rue Boissiere, 75016 Paris*. Tel. 553-88-22.

Confédération Générale des Sociétés Coopératives Ouvrières de Production, *88 rue de Courcelles, 75008 Paris*. Tel. 622-07-81/2.

Banque Française de Crédit Coopératif, *88 rue de Courcelles, 75008 Paris*. Tel. 227-48-03.

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Fédération Nationale des Sociétés Coopératives d'Habitation à Loyer Modéré (H.L.M.), 20 rue de Richelieu, 75001 Paris. Tel. 266-4520.

Confédération des Coopératives de Construction et d'Habitation, 23 rue du Dome, 92100 Boulogne.

Confédération des Organismes de Crédit Maritime Mutuel, 18 bis, Avenue Hoche, 75008 Paris. Tel. 267-14-50.

**Gambia (The):** Gambia Co-operative Union Ltd., P.O. Box 505, Banjul. Tel. 581.

**German Democratic Republic:** Verband der Konsumgenossenschaften der DDR, Stresemannstrasse 128, 108 Berlin. Tel. 22-04-81. (1973) Affiliated Societies: 198; Members: 4,196,349; Shops: 32,000 Turnover: 25,8 Milliard Mark.

**Federal Republic of Germany:** Bund deutscher Konsumgenossenschaften G.m.b.H., Besenbinderhof 43, (2) Hamburg 1. Tel. 284-4001.

Affiliated societies (December 1969): 115; membership 'end of 1969): 2,235,000; turnover (1969): D.M. 4,827 milliards.

Coop Handels- und Produktions-AG (HAPRO), Besenbinderhof 43, Postfach 101022, 200 Hamburg 1. Tel. 284-1.

Gesamtverband gemeinnütziger Wohnungsunternehmen e.V., Bismarckstrasse 7, 5000 Cologne 1. Tel. 52-31-81.

Volksfürsorge Lebensversicherung Aktiengesellschaft, An der Alster, (2) Hamburg 1.

Volksfürsorge deutsche Sachversicherung Aktiengesellschaft, Steinstrasse 27, (2) Hamburg 1.

Deutscher Raiffeisenverband e.V., Adenauerallee 127, 53 Bonn. Tel. (0-22-21) 1061.

**Ghana:** Ghana Co-operative Council Ltd., P.O. Box 2068, Accra.

**Greece:** Pan-Hellenic Confederation of Unions of Agricultural Co-operatives, El Venizelou 56, Athens 142.

**Guyana:** Guyana Co-operative Union Ltd., Ministerial Buildings, High Street and Brickdam, Georgetown.

**Haiti:** Caisse Populaire Dominique Savio, 57 Rue Rigaud, Pétion-Ville.

**Hungary:** National Council of Consumers' Co-operative Societies (SZOVOSZ), Szabadság tér 14, Budapest V. Tel. 113-600; 112-800.

National Council of Industrial Co-operatives, OKISZ, Postafiók 172, 1143, Budapest 70. Tel. 188-800; 188-806.

National Co-operative Council, P.O. Box 616, H.1373 Budapest V. Tel. 113-600; 112-800.

National Council of Agricultural Co-operatives, Akadémis ucta 1-3, Budapest V. Tel. 113-600; 112-800.

**Iceland:** Samband Isl. Samvinnufélaga, P.O. Box 180, Samband House, Reykjavik. Tel. 17080.

**India:** National Co-operative Union of India, Surya Mukhi Buildings, Adjacent Sarvodaya Enclave, Sri Aurobindo Marg, NEW DELHI-110016.

**Indonesia:** Dewan Koperasi Indonesia, Jalan Jendral Gatot Subroto, Komplex POSDIKKOP, Djakarta. Tel. 74081-88.

**Iran:** Sepah Consumers' Co-operative Society, Avenue Amir-abad shomali, Iran Novin corner, Teheran. Tel. 636001/2/3.

Credit and Housing Co-operative Society of Iran, 20-22 Shahabad Avenue, Teheran.

Central Organisation for Rural Co-operatives of Iran, 357 Pahlavi Avenue, Teheran. Tel. 64210.

Consumers' and Services Co-operative Society for the Ministry of Labour and Social Affairs Employees, Ministry of Labour and Social Affairs, Teheran.

**Iraq:** General Co-operative Union, POB 5764, Baghdad. Tel. 86520.

**Irish Republic:** Co-operative Development Society Ltd., 35 Lower Gardiner Street, Dublin.

**Israel:** General Co-operative Association of Jewish Labour in Eretz-Israel "Hevrat Ovdim" Ltd., P.O.B. 303, Tel-Aviv. Tel. 46111-35. Affiliated societies and companies (1963): 1,855 in all branches.

"Haikar" Audit Union of Agricultural Societies of the Farmers' Federations in Israel, 8 Kaplan Street, P.O.B. 209 Tel-Aviv. Tel. 250881.

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**Italy:** Lega Nazionale delle Cooperative e Mutue, Via Guattani 9, 00161 Rome. Tel. 868-141/2-4. Confederazione Cooperative Italiane, Borgo Santo Spirito 78, 00193 Rome. Tel. 653-875; 565-605; 565-614.

Associazione Generale delle Cooperative Italiane Via Belluno 16, 00161 Rome. Tel. 859198 857096.

**Japan:** Nippon Seikatsu Kyodokumiai Rengoka, (Japanese Consumers' Co-operative Union), 1-13, 4-chome, Sendagaya, Shibuya-ku, Tokyo. Tel. Tokyo (404) 3231.

Zenkoku Nogyokyodokumiai Chuokai (Central Union of Agricultural Co-operatives), 8-3, 1-chome, Otemachi, Chiyoda-ku, Tokyo.

Zenkoku Gyogyo Kyodokumiai Rengokai (National Federation of Fisheries Co-operative Associations), Co-op Building, 7th floor, 1-12 Uchikanda 1 chome, Chiyoda-ku, Tokyo 101.

National Federation of Forest Owners' Co-operative Associations, Co-operative Building, 8th Floor, 1-12 1 chome Uchikanda, Chiyoda-ku, Tokyo 101.

Norin Chukin Bank (Central Co-operative Bank for Agriculture and Forestry), 8-3 1 chome Otemachi, Chiyoda-ku, Tokyo.

**Jordan:** Jordan Co-operative Organisation, P.O.B. 1343, Amman. Tel. 23101/3.

**Kenya:** Kenya National Federation of Co-operatives Ltd., P.O.B. 49768, Nairobi. Tel. 21487; 32106/7.

**Korea:** National Agricultural Co-operative Federation, 75, 1st Street, Chung-Jong-Ro, Sodaemun-ku, Seoul. Tel. 73-0021; 75-2681.

**Malaysia:** Co-operative Union of Malaysia Ltd., Peti Surat 817, Kuala Lumpur. Tel. 23903.

Co-operative Central Bank Ltd., 29 Leboh Ampang, P.O. Box 685, Kuala Lumpur. Tel. 26531/4.

Co-operative Bank Malaysia Ltd., 140 Jalan Ipoh, Peti Surat 1024, Kuala Lumpur. Tel. 299677; 299679.

Sarawak Co-operative Central Bank Ltd., Kuching, Sarawak.

Malaysian Co-operative Insurance Society Ltd., 36 Jalan Ampang, P.O. Box 817, Kuala Lumpur. Tel. 87915/6.

Angkatan Kerjasama Kebangsaan Malaysia Berhad (ANGKASA), Jalan Templer, Petaling Jaya, Selangor.

Federation of Housing Cooperatives, Bangunan CCB, 29 Leboh Ampang, Kuala Lumpur.

**Malta:** Farmers' Central Co-operative Society Ltd., New Building, Middleman Street, Marsa. Tel. Cent 24896.

**Mauritius:** Mauritius Co-operative Union, Co-operation House, Dumat Street, Port Louis. Tel. 822.

**Morocco:** National Union of Dairy Co-operatives, Rue Patrice Lumumba, B.P. 569, Rabat-Chellah.

**Netherlands:** Dutch Federation of Workers' Productive Co-operative Societies, Nieuwe Gracht 5, Utrecht. Tel: 331 331

**Nigeria:** Co-operative Union of Western Nigeria, Ltd., c/o Co-operative Buildings, New Court Road, Ibadan, P.M.B. 5101. Tel. 24399; 24446.

Lagos Co-operative Union Ltd., Co-operative Office, 147 Yakubu Gowon Street, Lagos. Tel. 58920/85.

Mid-Western Nigeria Co-operative Federation Ltd., Private Mail Bag 1021, No. 4 Murtala Mohammed Road, Benin City, Mid-Western State. Tel. 594.

Co-operative Federation of Nigeria Ltd., Private Mail Bag 5101, c/o Co-operative Building, Ibadan. Tel: 24446, 24399.

**Norway:** Norges Kooperative Landsforening Revierstredet 2, Post Box 451, Sentrum, Oslo 1. Tel. 20-62-90. Telex: 19 540 H.Q.

Affiliated societies (1974): 715; membership: 436,716; turnover of local societies: N.Cr. 4,433 mill. (exc. VAT); turnover of NKL: N.Cr. 1,759 mill. (exc. VAT).

Norske Boligbyggelags Landsforbund (NBBL), Trondheimsveien 84-86, Oslo 5. Tel. 37-29-70.

**Pakistan:** West Pakistan Co-operative Union Ltd., 11 Masson Road, P.O.B. 905, Lahore 1. Tel. 54203.

Karachi Central Co-operative Bank Ltd., 14 Laxmi Building, Bunder Road, Karachi 2. Tel. 36185.

Karachi Co-operative Housing Societies' Union, Shaheed-e-Millat Road, Karachi 5. Tel. 40244.

Karachi Co-operative Union Ltd., Co-operative House, Shaheed-e-Millat Road, Karachi 5. Tel. 230289.

Fishermen's Co-operative Society Ltd. (FISCOS), Fish Harbour, West Wharf Road, P.O. Box 5328, Karachi. Tel. 229101; 224457.

**Sind Baluchistan Provincial Co-operative Bank Ltd.,** *Provincial Co-operative Bank Bldg., Serai Road, P.O. Box 4705, Karachi 2.* Tel. 32361; 37290; 34736.

**Peru:** Cooperativa de Seguros del Perú Ltda., No. 170, *Maximo Abril 552, Lima.* Tel. 46769.

Banco Nacional de las Cooperativas del Perú Ltda., *1 Av. Tacna 411, Apartado 4895, Lima.* Tel. 276569.

Cooperativa de Credito Central del Peru Ltda. *Antonio Miro Quesada 247, Of. 407, Lima,* Tel. 27-3752.

**Philippines:** Central Co-operative Exchange Inc., *P.O.B. 1968, Manila.* Tel. 7-60-09.

Grains Marketing Co-operative of the Philippines "Gramacop" Inc., *107-D Arellano Street, Calocan City.* Tel. 23-91-40.

Filipino Cooperative Wholesale Soc. Inc., *P.O. Box 4439, Manila.*

**Poland:** Central Agricultural Union of "Peasant Self-Aid" Co-operatives, *Kopernika 30, Warsaw.* Tel. 26-39-69; 26-10-81.

Central Union of Building and Housing Co-operatives, *Ul. Marchlewskiego 13, Warsaw.* Tel. 20-90-29.

"Spolem"—Union of Consumer Co-operatives, *Grazyny 13, Warsaw.* Tel. 45-32-41.

Central Union of Work Co-operatives, *Surawia 47, Warsaw.* Tel. 28-51-86.

Supreme Co-operative Council, *Ul. Jasna 1, Warsaw.* Tel. Warsaw 26-72-21; 27-13-26.

**Portugal:** UNICOOPE, *Rua Alvaro Gomes 112 Porto.*

**Puerto Rico:** Co-operative League of Puerto Rico, *458 Fernando Calder, Apartado 707, GPO San Juan.* Tel. 2727.

**Romania:** Uniunea Centrala a Cooperativelor de Consum, "Centrocoop", *Strada Brezoianu 31, Sectorul 7, Bucharest.* Tel. 16-00-10; 13-87-31. 1973: Associated 2,860 Consumers' Co-operatives in 39 District Unions; membership: 7.5 mill.; 32,300 retail shops of which 10,000 public catering units, 39 district commercial enterprises, 19 production enterprises, 6 building enterprises, 23,500 servicing units; 970 bakeries, 18 educational centres.

Central Union of Handicraft Co-operatives, "UCECOM", *46, Calea Plevnei Street, Sector VII, Bucharest.* Tel. 13-16-48.

Uniunea Nationala a Cooperativelor Agricole de Productie, "Uncap", *25 Bd. Gheorghe Gheorghiu-Dej, Bucharest.*

**Singapore:** Singapore Co-operative Union Ltd., *Post Box 366; Office and Library: 3-J/K Clifford House, Singapore 1.*

**Sri Lanka:** National Co-operative Council of Sri Lanka, *P.O. Box 1669, Co-operative House, 455 Galle Road, Colombo 3.* Tel. 85496.

**Sweden:** Kooperativa Förbundet, *S-104 65 Stockholm 15.* Tel. 743 10 00

Affiliated consumer societies (1974): 196; membership: 1.8 mill.; total turnover of consumer societies: Kr. 1,323 mill.; turnover of K.F.: Kr. 10,414 mill. (thereof Kr. 424 mill. to affiliated consumer societies); K.F.'s own production: Kr. 4,818 mill.; total capital (shares, reserves and surplus) of K.F.: Kr. 1,479 mill.; of affiliated societies: Kr. 1,463 mill.

HSB:s Riksförbund ek. för., *Fack, S-100 21 Stockholm 18.* Tel. 54 05 40.

Affiliated building societies (1974): 88; membership: 339,992; No. of completed units: 347,871; production value: Kr. 18,921 mill.

Svenska Riksbyggen, *Hagagårdf 2, P.O. Box 19015, S-104 32 Stockholm 19.* Tel. 34-05-20.

Folksam Insurance Group, *Folksam Building, Bohusgatan 14, S-104 60 Stockholm.* Tel. 22-01-00.

Lantbrukarnas Riksförbund, *S-105 33 Stockholm 3.* Tel. 14-16-00.

Kooperativa Gillesförbundet, *S-104 65 Stockholm 15.* Tel. (08)44-90-60; (08)44-95-60.

**Switzerland:** Coop Schweiz, *Thiersteinerallee 14, CH 4002 Basle.* Tel. (061)35-50-50.

Affiliated organisations (1972): 186; retail outlets: 1,938; membership: 897,054; Coop total turnover: Fr. 4,135 mill.; Coop retail turnover: Fr. 3,463 mill.; Coop Schweiz wholesale turnover: Fr. 2,086 mill.

Verband sozialer Baubetriebe, *c/o SBHV., Sihlpostfach, Zürich.*

Genossenschaftliche Zentralbank, *Aeschenplatz 3, CH 4002 Basle.* Tel. (061) 23-84-00.

CO-OP Lebensversicherungs-Genossenschaft Basel, *Aeschenvorstadt 67, CH 4002 Basle.*

**Tanzania:** Co-operative Union of Tanganyika Ltd., *National Co-operative Building, P.O. Box 2567, Dar-es-Salaam.* Tel. 23077; 23344; 23347.

**Thailand:** Co-operative League of Thailand, *4 Pichai Road, Dusit, Bangkok.* Tel. 811414.

**Turkey:** Türk Kooperatifcilik Kurumu (Turkish Co-operative Association), *Mithatpasa Caddesi 38, Yenisehir, Ankara.* Tel. 12-43-73.

**Uganda:** Uganda Co-operative Alliance, *P.O.B. 2215, Kampala.* Tel. 56984/6.