

# Addressing the Individualist/Communitarian Polarity: the Values - and the Value - of Co-operation

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The co-operative traditions are typically seen as being essentially communitarian and the emphasis is usually on group activities and activism, on collaborative strategies and community-based organisations. It can be argued, however, that co-operative traditions are also about the constructive interplay between co-operative individuality and communitarian interests; that Co-operation and the effective operation of co-operatives depends upon the ways in which individual growth takes place within co-operative community formulations. This paper considers this dimension of co-operative activism through the lens of the co-operative values identified for the International Co-operative Alliance's Co-operative Identity Statement during the 1990s. It argues that Co-operation's capacity to harmonise co-operative individuality with communitarian needs, is a fundamentally important contribution to economic development and social peace, particularly in modern times.

Recent debates on health care in the United States, well covered in the international media, are interesting partly because they perpetuate one of the most important and long-lasting civil conflicts in American life. It is the conflict between those who believe untrammelled individualism is the key to 'progress' and those who promote community-based approaches to ensure social peace and economic wellbeing. (Putnam, 2001)

One can trace this debate throughout much of American history. It extends backward to the eighteenth century discussions over commonwealths and rights, the intense flirtation with intentional communities throughout the nineteenth century (indeed, to the present day), the Progressive revolt around the turn of the twentieth century, the New Deal of Franklyn Delano Roosevelt, the drama of the town against the outlaws in many 'westerns' (an essential icon of American culture) and the intense arguments over the roles of the state associated with the Reagan Administration. Most recently, it has been evident in the modest efforts of the Obamas to nurture deeper commitments to community and civil engagement.

This debate, of course, can be found in all societies, not just the United States, but, because of its prominence, the contemporary American example is a useful starting point. It shows how centrally important are the conflicts between various individualist perspectives and communitarianism in its many manifestations. It is particularly germane for this paper because one of the possible resolutions to the American debate is – not accidentally – the expansion of co-operative health care systems. That idea did not emerge from a vacuum.

It is customary and substantially accurate to

stress the communitarian dimensions of co-operativism. If there is a 'standard' explanation for how co-operative approaches developed over the last 200 years, it is to place them within the context of group or class responses to the ravages of the Great Transformation, as Polyani called the development of the market economy and the emergence of the modern state. (Polyani, 1944) The list of problems they addressed is long, including the disruption of what were typically recalled as more stable rural and preindustrial relationships; the mistreatment of children, women, and men in factories; the emergence of impoverished ghettos in the grimy cities of industrialism; the intolerably unfair distribution of wealth; and the scarcity of reliable, reasonably priced food. Many co-operative movements emerged as reactions to such problems, though in some instances they were also efforts to capitalise on the changes they had wrought.

It is particularly easy in the United Kingdom to associate the rise of consumer co-operatives with class or group reactions to the challenges of the Great Transformation. The connection between the development of co-operatives and the culture, even the politics or the anti-politics, of the working classes, can easily be drawn, largely because so many powerful communicators have made the case for it. (Yeo, 1996; Birchall, 1994) The most common British version of co-operative individuality is rooted in the experiences of the industrial working class to the point that it is difficult to conceive of it in any other way.<sup>1</sup>

According to this view, the communitarian emphasis begins with the work and thought of Robert Owen, a principal founder of the trade union and co-operative movements, intentional

community traditions, and British socialism. It continues through the work of a series of writers and activists, ending with the argument made by the Webbs and others – that the salvation of the working class, if not civilisation itself, could be found in the trade unions, the Labour party, and the co-operatives, especially consumer co-operatives. It is a well-established, even orthodox, view.

One can make a similar case for the development of community-based activism within agricultural and other forms of rural co-operatives around the world. They succeeded. It can be easily argued, because rural people, though frequently slowly and shallowly, came to see the benefits of collaborating in the purchase of supplies and the sale of what they produced. Such perspectives can readily be found in the co-operatives that emerged in the widespread agrarian outbursts of the late nineteenth and early twentieth centuries in, for example, Ireland, the United States, and Canada. (Bolger, 1977; Goodwin, 1978; MacPherson, 1979)

One can also easily see the importance of community values within the co-operative banking traditions. One reason why consumer, agricultural, and fishing organisations formed banking subsidiaries was to reinforce directly and indirectly the community or general interests of member organisations. More recently, it can be seen in the Co-operative Bank's support for community and ethical initiatives. (Co-operative Bank, 2009)

In the community-based kinds of co-operative banking organisations, most notably credit unions, the 'commitment to community' is particularly engrained; along with democratic process, it is their most distinguishing characteristic. (MacPherson, 1999) One can also argue that, historically at least, the Raiffeissen movement was deeply concerned with rural communities, (Aschoff and Hennington, 1986) though it did so through strong emphases on self-help, self-governance and self-responsibility. The emphasis on 'self' is obviously important, but there was – arguably in some areas still is – an underlying concern for rural communal life.

One can also readily identify community issues within movements beyond the North Atlantic. It was evident in many of the co-operative efforts associated with Independence movements, from the stated co-operative goals of Nehru, the development

of African socialism as envisioned by Nkrumah, the ujamaa programme of Nyerere, and the encouragement of co-operatives by Latin American revolutionaries/reformers influenced by Liberation theology and/or revolutionary ambitions. (Birchall, 1997) It is evident within Japanese co-operatives, some Indian co-operatives, the thrift and credit co-operatives of Sri Lanka, and the emerging co-operatives of Latin America. (Birchall, 1997; MacPherson, 1995)

Today, it is central to many of those who organise locally to resist the ecological and social devastation they attribute to globalisation, most readily in the development of local food sustainability, ethical/fair trade, and support for sustainable energy programmes and transportation systems. The co-operative form of enterprise, given its structural characteristics, underlying value systems, and high levels of accountability, is invariably amicable to community-based activism.

The co-operative movement, however, also possesses powerful notions of the possibilities of individuality.<sup>2</sup> Partly, this is because, when the organised movement emerged in the nineteenth century, there were widespread discussions about the roles of individuals in society. For example, according to one perhaps simplistic interpretation, Alexandre de Tocqueville is credited with giving the term individualism its 'still cogent' (Elliott and Lemert, 2009) meaning. In his book *Democracy in America*, published in 1835, he wrote:

Individualism is a novel expression, to which a novel idea has given birth. Individualism is a mature and calm feeling, which disposes each member of the community to sever himself from the mass of his fellow-creatures, and to draw apart with his family and friends. (Elliott and Lemert, 2009)

This did not mean that de Tocqueville championed a socially unconcerned or amoral individualism; in fact, he was searching for the moral compass the new individualism espoused when he embarked on his American tour. The withdrawal from community referred to in his definition above was partly to allow individuals to select carefully the contributions they could make – like Thomas Jefferson's farmer-citizen – to the common good. His ideal was detached engagement not selfish isolation.

De Tocqueville was important not so much

because he differed from his times as because he was so in step with them. Understanding the legitimate claims of individuals was being widely debated, including in co-operative movements, many of which emerged in their institutional forms at that time. One might even say that the co-operative views of individuality reflected many of the moral concerns that preoccupied de Tocqueville.

The appeal of co-operatives and co-operativism to individual wellbeing is so obvious that it is rarely discussed. They offered, for example, empowerment for ordinary people through their commitment to democratic process. One of democracy's great appeals is its heady promise that individuals can make a difference; even help shape the world around them, usually through political democracy. Co-operators sought to expand on that promise, especially into economic activities, itself a transformative idea. They rewarded individual effort in a concrete way through dividends based on use – a kind of involvement available to all co-operative members. They encouraged extensive educational activity so that people could expand understandings of their own possibilities and how the world around them could be improved. Their concern for groups usually marginalised – such as women, immigrants, and the poor – though hardly perfect was nevertheless admirable. Their capacity to empower specific individuals was remarkable: consider the men who sat on the board of the Co-operative Wholesale Society by 1900 or the women who served the International Co-operative Women's Guild at the same time. Where else could they have achieved such recognition and influence? Think about the lads from the slums who became employees in local co-operatives and went on to remunerative, respected managerial careers.

Parallels can be found in all co-operative movements. One of the roles the movement has played has been as a vehicle for individual upward economic and social mobility.<sup>3</sup> It may be, in fact, that they often played that role too well – to the costs of their communitarian goals. It is always easy for successful leaders to believe that they created the wealth 'their' co-operatives distributed. All of which leads to a consideration of the values generally accepted as underlying the co-operative movement today.

In the co-operative movement, values and principles are articulated by co-operators responding to the evolving world around them.

They do not come from weighty tomes written by seminal thinkers. Prophets do not bring them down from the mountain. They emerge from the interplay between thought and belief, practice and culture, earnest efforts by fallible human beings in a changing, imperfect world.

Originally, the movement's intellectual source was conceived of (at least by many) as co-operative philosophy (or more popularly, Co-operation), though that body of thought was complex, divided as it was among different co-operative types (consumer, worker, agricultural, banking, etc) and several national traditions (British, French, Italian, German, etc). Moreover, it was constantly undermined by other ideological systems, which typically deprecated co-operativism (because of its alleged imprecision and tendencies to disseminate rather than concentrate power), but nevertheless exploited its economic effectiveness and mobilising capacities. There have always been raiders in the movement's treasuries.

While it can be argued that co-operativism was an important force in the ideological firmament of the late nineteenth and early twentieth centuries, it did not fare well in the war of ideas during what Eric Hobsbawm has called the Age of Extremes, 1914-1991,<sup>4</sup> a period in which co-operativism struggled to be heard. (Hobsbawm, 1994; MacPherson, 1995) It was essentially a gentle pacifist exploited as convenient by others for their own benefit.

Such diverse antecedents and uncertain location in the political economy meant that the co-operative movement struggled for generations to establish its uniqueness and core beliefs. The International Co-operative Alliance went through a long birth process as it sought to fashion unity and common purpose from national and sectoral movements. Finally, in 1936, amid the Great Depression and several complex international issues, notably the roles of co-operatives in the Union of Soviet Socialist Republics, the ICA prepared its first statement of principles. Thirty years later, it adopted another variation, to be followed by yet one more, again after the passage of some thirty years, the one adopted in Manchester in 1995. (International Co-operative Alliance, 2009)

One difference between the third and the previous two versions was that it included a definition of a co-operative and a statement of the values on which co-operatives are (or should be) based. It suggested a framework within which the movement could be more fully

understood – a preliminary effort to identify a philosophical base, a base in which considerations of individuality and communitarianism were centrally important.

The selection of values for the 1995 *Co-operative Identity Statement* was not an exercise in deductive logic. While beginning with a literature review by Sven Akë Bööck and others, the main source was consultations with numerous co-operative leaders and members around the world – what Bööck called the “action and dialogue” approach. (Bööck, 1992) The process sought to understand how co-operators in staggeringly varied global contexts operated and thought about their co-operatives. It involved thousands of people in international meetings and precipitated extensive correspondence among many international co-operative leaders. Its wisdom came more from practice and dialogue than philosophical systems. It generated a book, *Co-operative Values in a Changing World*, that wrestled with this complexity but also demonstrated its richness.

Though one can argue that the process was conducted from the context of European and especially Swedish co-operative perspectives, it genuinely welcomed views from other parts of the world. It stepped beyond the usual approach whereby co-operatives ‘overseas’ tended to be seen as kinds of colonial gifts from established North Atlantic movements. It challenged co-operators everywhere to hear voices from other lands and from co-operative traditions different from their own. The search for international consensus, evident in the movement since its beginnings, was acknowledged and, within the resources available at the time, undertaken. The issue of individualist/communitarian relationships surfaced in a variety of ways.

In the following three years, other international dialogues examined what Bööck and his committee had found and considered how an “Identity Statement” for the international movement could be developed. Among its sections was a statement of values organised (significantly) into two groups: those shaping the operations and associations within co-operatives and those that should inspire co-operators. The statement reads:

Co-operatives are based on values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their

founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others. (International Co-operative Alliance, 2009)

Each of these values can be placed on a scale of individuality/communitarian polarities, some belonging closer to one end than the other, but none completely at either extreme. For example, **self-help** appears to be directed at individuals, but in a co-operative context it means people helping themselves by working with others for reciprocal and mutual benefit. Similarly, **self-responsibility** means taking charge of key aspects of one’s life but again within a group context. Both values imply personal growth, economic and social, but they recognise that it is accomplished within the communities of interest that co-operatives provide.

In its essence, **democracy** usually means seeking agreement if not harmony through public negotiations by individuals and groups within the political process. Co-operators seek to extend that approach to workplace relations, the production and distribution of foods, the building of neighbourhoods, and the deployment of financial resources. It is still a radical idea not easily accepted.

The co-operative commitment to **equality** defines how members relate to each other formally within the collectivity – on the basis of persons not investments – and it determines many of the ways in which co-operatives function. It is a value that can be most obviously positioned on the individualist side of the polarity, but it profoundly determines how collective power is ultimately distributed within the co-operative.

Co-operatives apply the value of **equity** primarily through rewarding participation not investment, though they may pay a reasonable return on investments beyond those required for membership. In doing so, they are rewarding contributions individuals make through engagement, in the process creating organisational dynamics different from those of investor driven firms.

**Solidarity** belongs on the communitarian side of the ledger. It prizes the benefits that flow from collaboration by both individuals and co-operative organisations. On an immediately practical level, this value creates what is normally called the economies of scale. More deeply, it is central to co-operative forms of entrepreneurship, in fact, usually essential for the undertaking of

significant new initiatives. Solidarity also enjoins individuals and organisations to enlist in common cause with people and organisations sharing similar goals and visions. It is the exact antithesis of what many forms of individualism articulate.

The ethical values that are the common beliefs of co-operative members – honesty, openness, social responsibility, and caring for others – have varied implications for the individual/community polarity. Often enough, people take **honesty** for granted. They should not. It is not just honesty in the transactions that occur between a co-operative and its members and customers: for example, truth in advertising, transparent dealings, provision of accurate information, though all of these are important. It also includes honesty in relationships among members, between members and boards, boards and managers, managers and staff, co-operatives and communities – in short, it is central to the trust that makes co-operatives successful. Honesty is not a hollow or limited word.

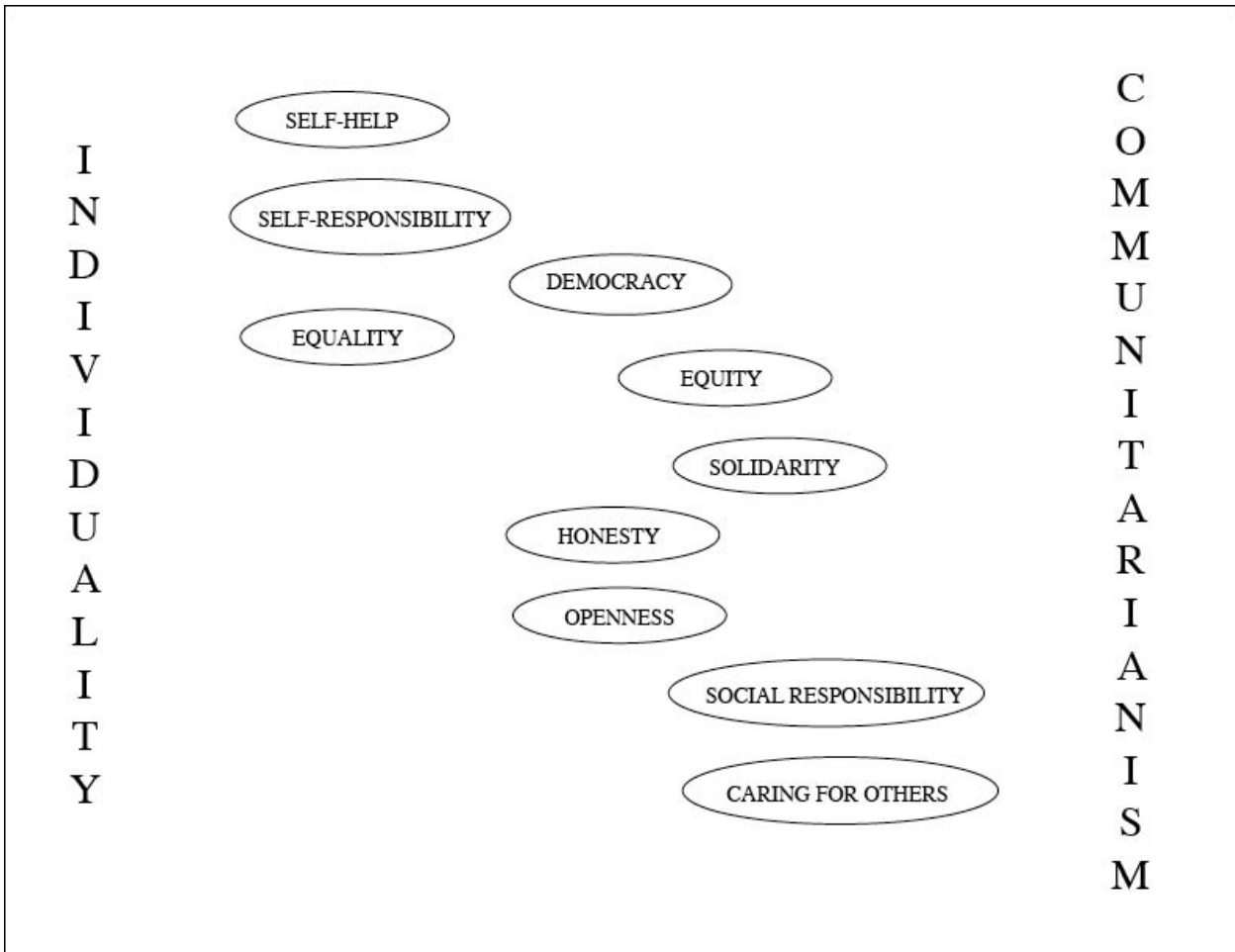
Similarly, **openness** slips easily off the tongue, but its practice constantly challenges. It means being open to people with different views and customs. It may mean challenging one's

most dearly-held views. It requires that co-operatives welcome all those it can serve "without gender, social, racial, political or political discrimination".<sup>5</sup> It too is not a hollow or limited word.

**Social responsibility** and **caring for others** obviously refer to how co-operatives relate to communities. In today's world, they are frequently expressed in terms of triple or even quadruple bottom lines, forms of public service and accountability in which many co-operative organisations excel. They encourage many new forms of co-operative activism, the expansion of the movement. They have been evident since the movement's beginnings, though perhaps not always as honoured as they should have been.

In short, the values are not just pleasant words to be displayed on office walls or given lip service at co-operative gatherings. They are the basis for the principles under which co-operatives function at any given time; they are the contemporary moral basis for co-operative individuality.

The distinct way in which co-operatives seek to harmonise individuality and community concerns contrasts strongly with some of the more prominent forms of individualism that have



emerged, particularly within the North Atlantic world, during the last 150 years.

From the mid-nineteenth century onward, many national movements demonised the industrialists and big tycoons of the Industrial Revolution: the 'robber barons' as they were widely known in North America. Co-operators attacked them, perhaps indiscriminately, for exploiting workers, operating dehumanising 'company towns', pursuing profits despite social consequences, and living with indecent ostentation. They created what Thorstein Veblen called a predatory culture characterised by the conspicuous consumption of valuable goods. (Veblen, 1902) They were examples of individualism gone amuck.

In the early twentieth century, notions of co-operative individuality contrasted strongly with the individualisms of modernism: the tendencies to denigrate the past, to glorify war, to emphasise subjectivity, to destroy social norms, to celebrate irrationality, and to approve social disruption.<sup>6</sup> Similarly, they did not mingle easily with the extensions of modernism, the kinds of hedonistic individualism that became common in the 1920s' understandable but socially irresponsible reactions to the trauma of World War One.

The relationships with existentialism, that rich and diverse body of thought that became so influential by the middle of the twentieth century, were more complex. To the extent that existentialism emphasised the futility of seeking to change an absurd and meaningless world and questioned the range of associations that could be meaningful, it differed from the optimism and openness (some would say the naiveté) of co-operativism, with its faith in the possibility of harmonising individual and collective interests. (Solomon, 2005) At the same time, the intense demands for individuals to confront honestly and thoughtfully their own essence and purposes, the quests that underlie much existentialist thought, are not inimical to co-operative views of individuality.

During the 1930s as totalitarian regimes emerged in Europe and elsewhere, their emphases on the submergence of the individual within mass cultures sparked great debates in co-operative circles, intense and oppositional in the case of fascism, divided and uncertain in the case of the Soviet Union.

Starting in the 1950s, the individualism associated with rights discourse and community/political activism resonated well

within many co-operative circles, helping spark the expansion of housing and worker co-operatives, co-operative developments in the Global South, the organic food movement, and community-based co-operative banking. This synergy though was more incidental than fundamental: for those concerned about human rights issues, the Viet Nam war, freedom struggles, and workplace inequities, those issues were overpowering motivation – the support for co-operatives was typically incidental.

More recently, the most prominent individualisms have tended to be associated with neo-liberal notions of individualism, perhaps most cogently put by Margaret Thatcher when she said, echoing Ayn Rand, "there is no such things as society. There are only individual men and women. There are families."<sup>7</sup> In North America it can be tied to the policies of Ronald Reagan and the 'common sense revolution' – the Contract with America – of Newt Gingrich. It is commonly found on Fox News and CNN as well as nearly all American radio talk shows. In Canada, it has found political strength in some provinces and within the current federal government.

Most recently, psychologists and sociologists have become alarmed by the growing tendencies within North Atlantic societies towards narcissism, finding that, in extreme cases, it amounted to a personality disorder.<sup>8</sup> Arguably starting with discussions and beliefs of the 'Me generation' during the 1970s, it is today expanding at a faster rate than obesity in the American population. (Twenge and Campbell, 2009) It refers to people who have a compulsive and usually deluded view of their own importance, poor listening skills, difficulties in working with others, and indulgent preoccupations with status, image and personal beauty. It is a syndrome that fits poorly within a co-operative context, though perhaps it is not unknown among those engaged within and studying co-operatives.

Finally, one other kind of individualism of great importance to our times should be mentioned: the individualisms readily associated with globalisation, the focus of the work of Anthony Elliott and Charles Lemert in their stimulating book *The New Individuality: the Emotional Costs of Globalisation*. It is a book that explores individualism from its origins down to the global ambitions and perspectives emerging in the individualisms of our own times. It finds very

significant differences between Europe and North America, a perspective that might be fruitfully explored in understanding further the varieties of co-operative individuality. The book, however, ends up with (arguably) a kind of romantic fascination for individuals who swim defiantly against parochial streams, a viewpoint particularly attractive in North America. It is doubtful that this kind of individualistic emphasis fits well into co-operative traditions. In fact, like all the individualisms briefly discussed above, though sometimes moderated by recognition of the rewards of reciprocal relationships and the impact of personal religious/philosophical beliefs, the typical global individualisms of today are arguably fundamentally different from co-operative forms of individuality.

The picture becomes further complicated as one moves beyond the North Atlantic frameworks to examine co-operative understandings of individuality in other lands, understandings influenced by different religious traditions, (for example, the varieties of Buddhism and Islam), the inheritances of Indigenous peoples, the nature of kinship associations, the traditions of preindustrial relationships, and the associations of industrialising communities. Those understandings obviously strikingly with various forms of inherited individualism, such as machismo (in both its feminine and masculine versions) in Latin America, the arrogance associated with the upper castes of South Asia, the preening of many government leaders (however similar that might appear to be to Northern counterparts), and the arrogance of some elders in Aboriginal communities. The issues are complex and numerous; they require considerable research, understanding, and reflection.

This paper is a call for further discussion. It has argued that forms of co-operative individuality do exist and, while variously influenced by culture and experience, they act in symbiosis with the movement's communitarian traditions. They can be best understood in terms of the movement's

underlying values. They enjoin co-operators within different cultures and traditions minimally to:

- Accept responsibility for themselves and encourage others to do the same.
- Believe in the power of mutual self-help.
- Trust democracy and seek its wider application.
- Seek genuine equality in relationships with other co-operators and within co-operatives.
- Seek equity in what they do individually and collectively.
- Collaborate with like-minded people and organisations and encourage their co-operatives to do the same.
- Recognise the multi-faceted challenges entailed in being honest.
- Strive for openness in relating with others and in operating co-operatives.
- Encourage their co-operatives to build more sustainable, socially-responsible, and caring communities.

These words, which many might dismiss as banal, carry easily overlooked tensions and challenges. They create a burden of commitment, limits on what is acceptable, and stimulants for what is possible. Collectively, they contribute to the harmonisation of individual and collective interests. They suggest the power of the old co-operative logo "Each for all and all for each," a symbolic way in which co-operators in less gender respectful days tried to capture their value-based commitment to resolving the tensions inherent in the individual/communitarian polarity.



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## Notes

- 1 Other lands typically have other versions of co-operative individuality: eg, for many years, the co-operative farming class of the North American Plains/Prairies, the Sri Lanka hill farmer, the peasants of Latin America, the credit union activist in many lands, and the new economy co-operator of contemporary times.
- 2 The original version of this paper, entitled *The Burdens and the Limitations, the Possibilities of History: The Values – and the Value – of Co-operation* was presented at the 2009 conference of the UK Society for Co-operative Studies in July 2009. In it I used the term "co-operative individualism". Stephen Yeo rightly pointed out the longstanding opposition in co-operative circles to "individualism" as an end in itself (a point he discusses in his paper in this volume). The point is that, within co-operative thought, co-operative forms of individuality have life only within the context of movement bonds. The reverse is also true. Thus in this draft, the term "understanding of individuality" is used, even though that might seem strange to modern eyes. I am grateful to Professor Yeo for his comments and reminder. The present was too much with me.
- 3 This theme is discussed briefly in Ian MacPherson (2004) reprinted in Ian MacPherson (2008) pp123-136.
- 4 There are many ways in which to come to terms with the complexities of the ideological turmoil of the twentieth century. One of the most interesting is to follow the tortuous intellectual odyssey of Eric Hobsbawm, though his vantage point is not that of the conventional co-operator. See particularly Hobsbawm (1994).
- 5 This phrase is taken from the ICA definition of a co-operative (see <http://www.ica.coop/coop/principles.html>).
- 6 For useful introductions to this vast and complicated movement, see Everdell (1997) and Childs (2000).
- 7 See Everything website (<http://everything2.com/title/there+is+no+such+thing+as+society>) for the full original quotation.
- 8 One study found, for example, that it affected one out of every four university students (out of some 37,000) surveyed in the United States in 2006. (Twenge and Campbell, 2009: 2)