

# The Role and Potential of Co-operatives in the Poverty Reduction Process: A research agenda

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This paper is an introduction to a current research project on co-operatives and poverty reduction. Its purpose is a little different from that of the conventional journal article as it has been written to inform academic researchers, potential research partners, key informants and international collaborators of why the project has been set up, what it aims to achieve, how we intend to go about doing the research, and how we hope the results will be disseminated. It begins by summarising the 'mixed history' of co-operatives in relation to poverty reduction, distinguishing between the different trajectories in developed countries, the ex-communist countries and developing countries. Then it sets out some arguments as to why co-operatives might be thought to have comparative advantages in reduction of poverty. It defines the two main concepts: co-operatives and poverty. Then it sets out the project's aims, its research strategy and its methodology, drawing on the literature on poverty traps and organisational comparative advantage. The expected outputs are described, and the project's ethical stance is explained.

## Introduction and background to the project

This paper is an introduction to a current research project on co-operatives and poverty reduction in the UK Economic and Social Research Council Non-Governmental Public Action Programme (Award number RES 155 25 0077). It is designed to inform academic researchers, potential research partners, key informants and international collaborators of why the project has been set up, what it aims to achieve, how we intend to go about doing the research, and how we hope the results will be disseminated. The project began in January 2006, and will end in March 2008.

We begin by defining co-operatives as non-governmental economic associations whose purpose is to meet the needs of their members (MacPherson, 1995). There are several types - consumer, worker, housing, agricultural, credit, health and social care - and they form a large, if unacknowledged, part of most national economies. How important are they? The apex organisation, the International Co-operative Alliance (ICA) claims 800 million members in over 100 countries. A quarter of US citizens are members of a co-op, as are around a third of people in Japan and Canada. In agriculture, co-ops have a large share of national-level outputs in the USA and Japan, as well as India and China (Birchall, 2004a; Cote and Luc, 1996). In Italy and Spain, large worker co-operative sectors are among the leading European manufacturing businesses (Smith, 2003), and almost everywhere co-operatives and credit unions have a significant market share in banking and insurance. Despite the recent

demutualisation trend, co-operative sectors remain strong (Birchall and Simmons, 2001). In the UK, the consumer co-operative sector is rediscovering its distinctive values and is undergoing a renaissance, with the Co-operative Bank being voted recently as the world's most ethical business (Birchall, 2004b), and the Co-operative Group fighting off a demutualisation attempt to become the UK's leading convenience store retailer (Birchall, 2000, Birchall and Simmons, 2004a; 2004b).

In more economically developed countries (MEDCs), co-operative sectors have always been autonomous and free of government control. They follow the 'Rochdale principles', established by the Rochdale Pioneers in 1844, of one member one vote and distribution of surpluses through a patronage refund (Birchall, 1994). In contrast, in the communist countries free co-operatives were abolished or taken over by the state, and the word 'co-operative' was emptied of meaning. In the transition to a market economy of the former communist states, many co-operatives were privatised or collapsed, but with the help of co-operative leaders in the West some have recently been 'returned' to their members. There is a growing realisation that 'real' co-operatives, as member-owned businesses, have much to offer to farmers, consumers and worker-owners (Couture et al, 2002).

In the less economically developed countries (LEDCs) co-operatives were promoted by colonial and then nationalist governments as a way of modernising traditional economies (Birchall, 1997). The planned use of co-ops for economic development tended to distort their character, creating vested interests among

politicians and civil servants. There were notable success stories, such as dairy co-ops in India and coffee co-ops in Africa, but in general members were not allowed to control their own co-ops and saw them as quasi-governmental agencies that provided useful services but did not belong to them (Develtere, 1994). Some genuine movements did emerge, particularly in co-operative savings and credit; in the Caribbean and in Africa 'modern' credit unions were able to build on traditional, informal types of co-operation (ILO, 1993). Also, Latin America had a genuine 'co-operative movement' begun by exiles from Italian and Spanish fascism. But, in general, co-operatives often benefited middle-income people rather than the poor, they were male-dominated and badly managed (Munkner, 1976; Laidlaw, 1978). They were propped up by government patronage, and so in the period of structural adjustment that followed the ending of the cold war many of them collapsed and their apex federations were wound up.

The history of co-operatives provides evidence of both success and failure in poverty reduction. In the MEDCs they began by enabling people to raise themselves above poverty, but later they became a means by which low and middle-income people continued to accumulate economic advantages. Sometimes this meant poor people were excluded, while at other times the open membership principle meant that the poor did benefit, but not as part of a planned design. In the LEDCs, they were designed for poverty reduction but by the 1970s it was beginning to be recognised that, because of their undemocratic and 'parastatal' character, their potential had not been realised (Laidlaw, 1978). Since then, legal reforms giving real autonomy, and macro-economic policies creating real markets, have enabled them to begin to realise some of this latent potential (Munkner, 1995).

The statistics of co-operative development are impressive; most LEDCs have extensive co-operative sectors with, at least on paper, thousands of societies and millions of members (the Indian sector claims a membership of 239 millions). Some sectors that survived the retrenchment brought about by structural adjustment programmes are still weak as business organisations. Yet co-operatives remain an indispensable means of delivering necessary goods and services to isolated rural populations. Those that survive are gradually freeing themselves from government control, becoming more market-oriented and member-

focused (Rajagopalan, 2003). They are helped by a recent reworking of co-operative principles by their apex organisation, the ICA, an International Labour Office Recommendation (ILO, 2000), and new co-operative laws passed in most of Africa, Asia and Eastern Europe (Munkner, 1995).

Established co-operative sectors have significant potential for poverty reduction. Their extensive rural networks are being used by NGOs to deliver micro-credit, farm improvement and health promotion (FAO, 2001). Public works are important in providing basic security, particularly in time of famine (Sen, 1999), and labour co-operatives are the usual means of delivery (Prasad, 2001). In urban areas, shared service co-ops help informal economy businesses to grow and provide 'decent work' (Couture et al, 2003; Birchall, 2001) and enable governments to deliver basic social insurance (Patel, 2002), while housing co-ops provide self-help solutions to slum conditions. Co-operative micro-finance has become an important means of empowerment for women. Co-operative self-help networks have proved their worth in disaster relief (Parnell, 2001).

However, their mixed history has led the World Bank to use a broader definition of 'self-help groups' when targeting funding at the poor, and to ignore existing co-operative sectors when constructing country-level poverty reduction strategies (Birchall, 2003). The situation is changing, as a result of pressure from other international agencies involved in co-operative development. Also, MEDC consumer co-ops are creating links through fair trade (DFID, 2004). However, the World Bank's field workers sometimes find it difficult to work with co-ops, as they can be part of the problem as well as part of the solution. They are often in need of intensive support, particularly in human resources development, and in some countries still have to free themselves from government interference and to install member democracy at their base.

The World Bank's insistence that debt relief be tied to country-based poverty reduction strategy papers (PRSPs) and these in turn to group-based self-help activity among the poor (World Bank/IMF, 2002), means that new forms of co-operation are emerging. These sometimes replace existing co-operatives, sometimes run in parallel to them, and there is a danger that ignorance of co-operative theory and practice may lead NGOs unnecessarily to 'reinvent the

wheel' in establishing new economic associations.

In two recent books, Birchall developed six strong arguments for the value of co-operatives in poverty reduction (2003; 2004c; summarised in Birchall, 2005):

1. That co-operative values and principles provide built-in advantages for poverty reduction.
2. That the history of co-operatives in developed countries shows great achievements in poverty reduction.
3. That even though there have been failures in co-operatives in developing countries these do not indicate weaknesses in the co-operative model.
4. That the essential nature of the co-operative form of organisation is now much clearer
5. That participatory development is essentially the same process as co-operative development.
6. That the UN's Millennium Development Goals and the poverty reduction strategy of the World Bank need co-operative development if they are to succeed.

These are all bold arguments, and they need to be tested and elaborated further. Happily, with the support of the ESRC we now have the opportunity to undertake a two year and three month project on the subject (Jan 2006 to March 2008) that will test out some of these claims.

### **Definitions of co-operatives and poverty reduction**

For the purposes of this project, the term 'co-operative' refers to a membership-based organisation whose primary purpose is to provide goods or services to its members. In being an autonomous economic association it overlaps with the category 'private business', but it is 'non capitalist' in allocating ownership rights to shareholders on the basis of membership rather than capital. Where some of its members are poor, or one of its purposes is to bring poor people into membership, it overlaps with NGOs.

There is some confusion about the nature of co-operatives, as they have both a private and public character. The relationship with private business is quite straight forward. Co-operatives are private and they are businesses. Where they differ from other businesses is in being

constructed so as to confer ownership and control rights on people as the users of their products or services rather than as investors. People do own shares but the value of these is limited and they are not traded. Surpluses are distributed according to use made of the business rather than capital held. The only complication is that one type of co-operative, the 'shared service co-op', consists of private businesses that are themselves members.

The relationship between co-operatives and NGOs is more difficult to understand. We need to look at co-operatives from an NGO perspective and then at NGOs from a co-operative perspective. In this way, both the overlaps and differences in organisational form can be identified.

From an NGO perspective, co-operatives can be viewed in the following way. Just as NGOs can be considered a subset of non-profit organisations (NPOs) 'engaged in social and economic development' (Salamon and Anheier, 1992: 51), co-operatives could be seen as a subset of NGOs. They share three of the characteristics of NGOs identified by Salamon and Anheier; they are private, self-governing and voluntary. However, they would be excluded if asked to conform to two other NGO characteristics: to be formal and non-profit. First, some co-ops are not registered, either because they are at an early stage in their formation or because they are traditional, informal institutions. In this respect they are more like community based organisations (CBOs) than NGOs. Second, one of their main operating principles is that they make a surplus and return some of it to members in proportion to the use they make of the business. There is a strong argument from within the co-operative tradition that surpluses made are not profits but a return to members that adjusts the price they pay down to 'cost plus expenses' (Lambert, 1963; Birchall, 1997). However, there is a good argument that, for NGOs more generally, the requirement ought to be changed from non-profit to 'not for profit' (Vakil, 1997). This would allow co-ops back into the NGO fold. They can then be classified as development-oriented, community-based, membership NGOs (Vakil, 1997: 2063), or simply membership-based NGOs (Fowler, 2000).

Looking at NGOs from outside the co-operative tradition, there is an overlap, but co-operatives also have their own distinct organisational identity based around the idea of

membership. The International Co-operative Alliance's definition of a co-operative is

an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise (MacPherson, 1995).

This includes both formally registered co-operative societies and informal self-help groups, and both organisations registered as co-ops and those registered under a different title but with similar characteristics. They do not necessarily have a commitment to economic and social development that benefits the poorest people, though their open membership principle implies that the poor should benefit. There is a complex relationship between co-operatives and poverty reduction (explored in Birchall, 2003, Ch1). From the co-operative perspective, while there is an awareness of being civil society organisations, there is no tradition of seeing themselves as NGOs. In co-operative organisational cultures as well as in explicit value statements there is strong resistance to the idea of philanthropy and a strong commitment to self-help. But where they do aim to benefit the poor, or where they benefit the poor as a by-product of their operations, then they can be seen as membership-based NGOs (Fowler, 1988 p3).

However, for the purposes of this project which aims to explore the organisational comparative advantages of co-operatives, it is better to treat them as a separate category from NGOs, making a firm distinction between mutual benefit and public benefit organisations (as advocated by Kilby, 2004). The term NGO would then be reserved for those organisations which aim to benefit the public, and the term co-operative for those that aim to benefit their members. There is, of course, some overlap between these categories in practice, but making this distinction allows us to compare and contrast the two. We have to bear in mind, though, that some previous discussions of comparative advantages of NGOs have included co-operatives as a type of NGO (eg Fowler, 1988).

How do we define poverty reduction? We include in our research design three distinct approaches to the concept:

a. The reduction of chronic and temporary poverty.

- b. Reduction of associated lacks expressed by the MDGs.
- c. The enabling of people to escape poverty traps.

Including all of these approaches enables us to identify the potential of co-operatives on a wide set of poverty-related variables, rather than concentrating on the most chronic poverty or on one particular poverty trap. This makes the research design more complex, but also enables us to assess all the evidence available and make up for deficiencies in availability of national-level statistics.

### **Aims of the project**

The project has three aims:

1. To evaluate the role and potential of co-operative sectors in poverty reduction.
2. To identify and account for the 'organisational comparative advantages' of co-operative sectors compared to NGOs and other civil society organisations.
3. To measure the impact of national-level poverty reduction strategies on co-operative sectors, and vice versa, and to account for the comparative neglect of co-operatives in the policy process.

These aims can be turned into three main questions:

1. To what extent do co-operatives contribute to poverty reduction?
2. Do they, as membership-based organisations, have organisational comparative advantages compared to NGOs, local government, and private businesses?
3. To what extent is the co-operative sector involved in national poverty reduction strategies? If it is not involved, why not?

### **Research strategy – three case studies**

At what level should the potential of co-operatives in poverty reduction be researched? At the *micro level* of the primary co-op, we know what co-operatives need to make them more successful: the right kind of human resource inputs, good laws and light regulation by government, a realistic

membership strategy, leadership development, business advice, and a co-operative savings and credit system. At the *macro level* of the international development community, there are tacit understandings about 'what works' and what the priorities should be among global networks of development professionals (Stiglitz, 2002). There are important questions concerning attitudes to co-operatives, and the ability of statutory and voluntary agencies to work together to promote membership-based businesses, questions that have already been explored in some depth by one of the researchers in two reports for the ILO (Birchall 2003, 2004c). While the micro and macro levels provide an important context for our study, our research questions are focused mainly at the '*meso*' or *country level*, where our literature review reveals a serious lack of research. We ask how strong is the potential for co-operative sectors to contribute to poverty reduction, and whether this potential is realised by those agencies responsible for country poverty reduction strategies. Our focus is on the co-operative sectors in each country, and the range of institutional actors – NGOs, government departments, political parties, business organisations, and international advisors – that can either release or stifle their potential.

We choose a case study strategy, because 'how' or 'why' questions are being asked, the focus is on a contemporary phenomenon within a 'real-life context', and the aim is explanation as well as description (Yin, 1989, p13). The unit of analysis is the co-operative sector in a country. We choose three cases, since two can lead to inhibiting 'either-or' comparisons. At the time of writing (September, 2006) we think the three cases will be Vietnam, Sri Lanka and Uganda, but we are still in negotiations with national and international organisations to obtain the necessary permissions and agreements regarding access.

## Research methods

The methodology is in three parts, corresponding with our three research questions. For each part, we identify key indicators and methods of investigation.

### Part 1: To what extent do co-operatives contribute to poverty reduction?

Available evidence from literature review shows that there is a significant contribution to poverty

reduction (Birchall, 2003; 2004c), but we need to subject these claims to greater scrutiny, and to identify possible intervening variables. If it is found that co-operatives do not make a significant contribution, the question then remains whether they have the potential to do so, and what is hindering them from reaching this potential. We take three distinct approaches to the subject. First we measure the general impact of co-operatives on poverty reduction by analysing available co-operative statistics to determine market share, return to members, increase in incomes attributable to co-operatives, and so on. Then we broaden out to some measures suggested by Birchall's previous work on the Millennium Development Goals (Birchall, 2004c: ch.4). Then we deepen the analysis using the concept of poverty traps. Stephen Smith has identified 16 poverty traps that keep people in poverty (Smith, 2005). This is a significant advance on previous work on poverty, as it shows in detail why people remain poor despite their efforts to improve their situation. There are good reasons for thinking that co-operatives can help people escape from traps, but also there is a need for caution, as co-ops whose members are poor may themselves get stuck in the same traps (Birchall, 2006). Stephen Smith's advice is that we need to find one case for each poverty trap that illustrates the role played by co-ops. The evidence needs to be as close to incontrovertible as possible. While we only have to demonstrate that co-ops *can* play a key role, evidence for the causal link should be very convincing.

#### Key indicators of general impact:

1. Market share of co-operative sectors (an important indicator assuming some members are in poverty).
2. Aggregate return to members in patronage refunds (by sector).
3. Comparison of price and quality of products between co-operatives and other providers.
4. Changes in income level at individual and household level that can be attributed to a co-operative business activity (taking account of intervening variables).
5. Evidence that a co-operative sector has decreased the vulnerability of the episodically poor to unexpected shocks.
6. Evidence of increased risk-taking and innovation among poorer members.

### **Key indicators based on the MDGs:**

1. Increase in quantity and quality of diet attributable to a co-operative (especially consumer, agricultural co-ops).
2. Increase in gender equality and empowerment of women (especially in micro-credit).
3. Reversal of loss of environmental resources due to co-operative activity (eg co-operative water catchment management, forest resource management).
4. Improvement in the conditions of slum dwellers:
  - a. Provision of safe drinking water.
  - b. Increase in incomes in the informal economy.
  - c. Improvements in safety and job security in the informal economy.
  - d. Improved housing and security of tenure.

### **Key indicators based on poverty traps**

1. Decrease in amount of child labour, and increase in school attendance attributable to increase in earnings among co-op members.
2. Decrease in illiteracy brought about by micro-credit for school expenses, and literacy programmes attached to co-operatives.
3. Provision of working capital for micro-entrepreneurs.
4. Group-based mutual insurance provision
5. Action against bonded labour, eg with labour co-ops.
6. Provision of information through co-ops, concerning job opportunities.
7. Evidence that development of a co-operative sector is inhibited by malnourishment of members. Extent to which it is addressing this problem. Use of co-ops by government to provide basic nutrition and fuel.
8. Evidence that co-ops are enabling people to gain relevant skills.
9. Effects on birth rates in areas of high co-op development.
10. Extent to which the agricultural co-operative sector encourages farmers to increase their earnings without undermining subsistence.
11. Diversification of farm incomes, to avoid over-use of land
12. Co-ops as a forum for solving common pool resources trips, eg over-fishing
13. Evidence that co-operative sectors are

encouraging people to overcome the 'collective action' problem

14. Reduction in crime rates attributable to co-operatives
15. Evidence among members of a decrease in depression, alcohol abuse, and domestic violence.
16. Evidence that co-operative sectors are overcoming political and economic barriers set up by local elites

### **Methods of investigation:**

1. Secondary analysis of national and regional statistics for each co-operative sector.
2. Analysis of data gathered by other agencies.
3. New evidence from a sample survey of co-operatives.
4. The views of key informants.
5. In each country, three short case studies of co-operatives that are claimed to have overcome one or more poverty traps.

### **Part 2: What are the organisational comparative advantages of co-operatives compared to NGOs, local government, and private businesses?**

Even if co-operatives do make a significant contribution to poverty reduction, other types of organisation may be more effective. Do they have organisational comparative advantages? To find out, we have to compare the claimed advantages of one type of organisation with another. Our starting point is the discussion of the comparative advantages of NGOs. Over twenty years ago, Tendler summarised these as: their ability to reach the poor, obtain the authentic participation of beneficiaries, achieve the correct relationship between development processes and outcomes, work with the people, be flexible and responsive, strengthen local institutions and achieve outcomes at less cost (1982). Fowler added, from other authors, the ability to experiment, patience coupled with a strategic perspective, the ability to undertake people-centred research, faster learning through experience, and a better ability to articulate rural reality (1988). He summed up all of this in two comparative advantages of NGOs (including co-ops): 'the different way that NGOs can relate to the intended beneficiaries'; and 'their freedom in organising themselves'. (1988, p1) The problem was to realise these advantages in practice, through the right kind of management.

Since then, the discussion concerning the NGO advantage has become quite complicated. For instance, the relationship between NGOs and civil society is found to be problematic (Howell, 2002; Stiles, 2002), the assumption that NGOs are good at scaling up successful projects (Uvin et al, 2000), and the assumed downward accountability of NGOs to their clients have been questioned (Kilby, 2004), and even the traditional association of NGOs with innovation has recently been questioned (Fyvie and Ager, 1999). Beyond this, Biggs & Neame (1995) suggest that the so-called comparative advantage of NGOs is a myth, because it is context dependent:

the major achievements of NGOs come through operating as partners in formal and informal networks and coalitions involving other NGOs, government agencies, and the private sector. (Biggs & Neame, 1995: 39)

To survive and thrive, the ability for co-operative organisations to network effectively at both the local level and beyond is therefore becoming increasingly important.

#### **Key indicators**

1. Ability to create wealth and distribute it equitably.
2. Ability to reach the poorest people.
3. Ability to scale up the capacity of the organisation.
4. Organisational flexibility; ability to respond to local conditions, adapt development methods.
5. Democratic accountability.
6. Strengthening of civil society.
7. Ability to compete successfully in markets.
8. Ease of replicability of successful projects.
9. Extent of commitment to the locality or project over time.
10. Nature and extent of organisational relationships, networks and alliances.

#### **Methods of investigation:**

1. Theory-building through literature search
2. Literature search of evidence for advantages/disadvantages.
3. Comparison of statistics from each co-operative sector with statistics for the NGO and private business sectors.
4. Answers to questions from co-operatives in sample survey.
5. Semi-structured interviews with key

informants from a range of types of organisation about the comparative advantage of the co-operative form.

6. Field evidence of the comparative advantages and disadvantages of the three case study co-ops.

### **Part 3: To what extent is the co-operative sector involved in national poverty reduction strategies? If it is not involved, why not?**

We know from recent empirical research that the sector is neglected, but that in some countries this neglect is to some extent being rectified. We need to find out to what extent the traditional co-operative sector is still suffering from government interference, and whether new sectors are well enough known. Recent suggestions from field staff have suggested that an element of competition with NGOs is beginning to be noticed and that this may inhibit recognition of the co-operative potential.

#### **Key indicators**

Co-operative sectors:

1. Extent of participation in national poverty reduction strategies by co-operative sectors.
2. Level at which co-operatives are involved – apex, regional or local.
3. Extent to which co-operatives are embedded in wider poverty reduction networks.
4. Extent of knowledge of poverty reduction strategies among co-operatives.
5. Extent of support for involvement in poverty reduction strategies among co-operatives.

Government:

6. Extent of knowledge of co-operative sectors among government officials
7. Extent of support for co-operative involvement among government officials
8. Extent to which governments have implemented laws providing for autonomy
9. Extent of resistance to reform of old co-operative sectors

International agencies:

10. Extent of knowledge of co-operative sectors among international agencies involved in poverty reduction strategies.
11. Extent of support for co-operative involvement among international agencies involved in poverty reduction strategies.

In-country NGOs:

12. Level of knowledge of the sector among in-country NGOs.
13. Number of NGOs engaged in promoting co-operatives.
14. Extent to which in-country NGOs are competing for grant aid with apex co-operatives.

### Methods of investigation

1. Documentary analysis.
2. Observation at national-level meetings.
3. Responses to sample survey of co-operatives.
4. Interviews with key informants.

### Ethical considerations

We undertake to be explicit and honest about the purpose of the research, and will offer feedback to key informants before publishing. We guarantee confidentiality to interviewees, but because we are not able to anonymise the countries, will have to be careful to disguise interview material from sources that can be identified. We will strive for impartiality, and make it clear to collaborators that the conclusions will

be independent of the policy of any international NGO (even if published by one of them!). The project will adhere to the code of conduct of the British Sociological Association. Interim reports will be given to regional assemblies and meetings of the ICA, and an advisory group will be formed from experts in the field. In order to ensure reflexivity, we will appoint two people to our advisory group who have a critical approach, and who are not connected to organisations that promote co-operatives.

### Expected outputs

The proposal has been the subject of extensive consultation with relevant user organisations (eg International Co-operative Alliance, International Labour Office, Co-operative College, UK). Our findings will be published as a report by ILO/ICA, that aims to influence key international development agencies, and improve the involvement of national co-operative federations in country-level poverty reduction strategies. It will provide policy guidance to the umbrella body, the Committee for the Promotion and Advancement of Co-operation.

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