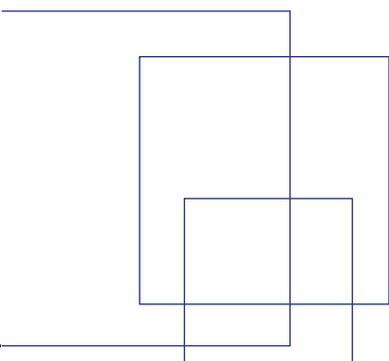




International  
Labour  
Office  
Geneva

# Use of statistics on cooperatives in national policy making



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# **Use of statistics on cooperatives in national policy making**



# Preface

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**A**t the 19th International Conference of Labour Statisticians (ICLS) held in Geneva in October 2013, government, workers' and employers' representatives reaffirmed the importance of obtaining more comprehensive and internationally comparable statistics on cooperatives. Pursuant to this the ICLS adopted a Resolution concerning further work on statistics of cooperatives. The Resolution recommended that the International Labour Office, in cooperation with the ILO's constituents and interested National Statistical Offices, carry out further developmental work on the measurement of cooperatives, in particular on the number and characteristics of cooperatives, members of cooperatives, workers employed in cooperatives and value added by cooperatives.

Since then the ILO Department of Statistics and the Cooperatives Unit of the Enterprises Department have been working together on advancing the understanding of statistics on cooperatives. Through this joint initiative, and in collaboration with other partners, a number of outputs, including an analysis of statistics on cooperatives in more than 70 countries around the world and 11 country case studies, have been produced. The “Conceptual Framework on Measurement of Cooperatives and its Operationalization” was the latest of these outputs.<sup>1</sup> In collaboration with the Committee for the Promotion and Advancement of Cooperatives (COPAC), the ILO has also published a set of country briefs on the statistics on cooperatives that are produced in a number of countries across the world.<sup>2</sup>

This report on the use of statistics on cooperatives in national policy making, prepared by Dr. Johnston Birchall, is the latest addition to the work in advancing understanding on statistics on cooperatives and their use in national policy documents and processes. The report focuses on the user perspective, looking to the ways in which these statistics on cooperatives are used in the eight countries studied. Written in an accessible manner of questions and answers for each country, this report provides an unprecedented view on the different ways in which statistics on cooperatives can be used at the country level by different types of users. Finally, the report provides a set of recommendations to international organizations such as the ILO to further increase their engagement with the stakeholders at the national level. This report is a valuable contribution towards increasing our understanding on the use of statistics on cooperatives, providing a different point of view in the preparations for the 2018 ICLS.

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<sup>1</sup> [http://www.ilo.org/global/topics/cooperatives/publications/WCMS\\_578683/lang--en/index.htm](http://www.ilo.org/global/topics/cooperatives/publications/WCMS_578683/lang--en/index.htm)

<sup>2</sup> <http://www.ilo.org/global/topics/cooperatives/publications/country-stats/lang--en/index.htm>



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# List of abbreviations

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<b>CCUA</b>	Canadian Credit Union Association
<b>CDA</b>	Cooperative Development Authority (the Philippines)
<b>CIRIEC</b>	International Centre of Research and Information on the Public, Social and Cooperative Economy
<b>CMC</b>	Co-operatives and Mutuals Canada
<b>CONACOOOP</b>	Consejo Nacional de Cooperativas (Costa Rica)
<b>COMSIP</b>	Community Savings and Investment Promotion Cooperative Union (Malawi)
<b>CPU</b>	Co-operatives Policy Unit (Canada)
<b>COPAC</b>	Committee for the Promotion and Advancement of Cooperatives
<b>ICC</b>	Iran Central Chamber of Cooperatives
<b>ILO</b>	International Labour Organisation
<b>INFOCOOP</b>	National Institute of Cooperative Development (Costa Rica)
<b>ISIC</b>	International Standard Industrial Classification
<b>MCLS</b>	Ministry of Cooperatives, Labour and Social Welfare (Iran)
<b>MEMCOOP</b>	Member Empowerment in Cooperatives (Tanzania)
<b>MUSCCO</b>	Malawian Union of Savings and Credit Cooperatives
<b>MZCPCU</b>	Mzuzu Coffee Planters' Union
<b>NAICS</b>	North American Industry Classification System
<b>NATCCO</b>	National Confederation of Cooperatives (the Philippines)
<b>NGO</b>	Non-governmental organization
<b>NSO</b>	National Statistics Office
<b>SACCO</b>	Savings and credit cooperative
<b>SCCULT</b>	Savings and Credit Cooperatives Union League of Tanzania
<b>SCI</b>	Statistical Centre of Iran
<b>SME</b>	Small- and medium-sized enterprise
<b>TCDC</b>	Tanzania Cooperative Development Commission



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# Introduction

## The importance of statistics

Statistics are an essential part of any successful policy narrative. Without them, it is unlikely that anyone trying to criticise a policy or promote a new one will have an impact. In a democratic society, policy narratives are competing for our attention and only some of them will be successful. It is easier to argue one's case if there are no competitors arguing theirs. Cooperatives are only one business type among others, and they are not the best known. If federations or development agencies want to argue the case for a policy that favours cooperatives, they have to demonstrate that they are important to economic development, that, under certain circumstances, they can be better than other business types at doing it, and that supporting cooperatives will pay off. The ILO Promotion of Cooperatives Recommendation, 2002 (No. 193) provides guidelines for the governments and employers' and workers' organizations on how to best promote an enabling policy environment for cooperatives (ILO, 2002). Without statistics to back up the case, those who are making it will probably fail to convince the sceptics.

This does not mean that cooperative promoters just have to choose those statistics that help them tell a good story, regardless of their quality. In the short run it is possible to gloss over problems such as whether the statistics are up to date, whether the collection methods are accurate, whether they include defunct, unregistered or false cooperatives, and so on. In the long run, these problems may come to light, and it is better to be honest about the limitations of the statistics from the start. It would be better still to acknowledge the problems and fix them, before using the statistics to try to convince policy-makers to take cooperatives seriously.

There is a further consideration. Even if, to the untrained eye, statistics look good in a given national context, they may be flawed by not being comparable with statistics from other countries. They have to follow an agreed set of rules about how to define cooperatives, how to classify the different types, what indicators are needed and how they should be measured. Otherwise each country's efforts will be devalued from the

start. At the moment, trying to compare the statistics for cooperatives in one country with those of a neighbouring one can be not just like comparing apples with oranges but comparing kiwis with coconuts.

There is a fashionable view that all ‘facts’ are open to interpretation. It is true that statistics can be interpreted differently, but the better the quality of the statistics, the harder it is for commentators to interpret them how they like. There is a kind of stubbornness about good statistics that sets limits on what people can say about the subject. If we get them right, it becomes impossible for economists to dismiss the importance of cooperatives in debates about rural economic development, poverty reduction strategies, financial inclusion and so on.

### What do good statistics look like?

*Good statistics* are created when data providers are impartial and have independence from political pressure, and when they can point to a legal mandate that gives them the right to provide the statistics. They also have to be aware (or be made aware) of the value of what they have got. To appreciate their value they have to be convinced that there is ‘something out there worth measuring’. Good statistics are created when their producers have a commitment to quality, and can ensure confidentiality for the providers of information (ILO, 2017a). They also have to be able to appreciate what good statistics look like from the point of view of the users.

Thanks to previous reports commissioned by the ILO that have focused on the production of statistics, we now know what *good statistics on cooperatives* look like (ILO, 2015; ILO, 2016a; ILO, 2016b; ILO, 2017a). The statistics that are collected should be based on a clear conceptual framework that shows why particular definitions and classifications are used. From these studies we now have a set of statistical definitions, classifications and frameworks that are already being used in some countries and, if they were adopted by all, would transform the use value of the statistics produced (ILO, 2017b).

There should be a clear definition of a cooperative that differentiates it from other types of business organisation. It should be based on the International Co-operative Alliance’s identity statement and the first four of its seven cooperative principles. An ILO study (2017b) summarise what a cooperative should be: an association of persons (with non-compulsory and non-restrictive membership); an enterprise (private, formally organised and autonomous); with democratic control by members; and economic activity that is primarily to satisfy the needs of members (with surplus being distributed in proportion to use).

The definition is not a simple one, but it is important to differentiate cooperatives from investor-owned businesses and from government agencies, not only in legal terms but in the way statistics are collected. This definition has to be converted from a legal one into a statistical one, that is, one that can be used in the collection of information from thousands of enterprises. On the other hand, if in a particular country there is no clear legal definition (because of the lack of an up-to-date cooperative law) then there is no reason why the statistical definition should not come first and then the legal definition can be based on that.

There should be a clear and commonly held typology of cooperatives. First, they should be classified by the membership type. Producer cooperatives work to help people who

are in business for themselves; consumer cooperatives work for individual consumers of goods and services they need; worker cooperatives provide employment for people who run a business together; and multi-stakeholder cooperatives have members from two or more of the categories mentioned above.

Classification by the economic sector they are in (wholesale and retail, banking, agriculture and food, housing etc.) is also necessary, and here a commonly accepted classification should be used that enables them to be compared to other types of business in the same industry sector. Then there is the question of levels: there are primary level cooperatives serving individual producers or consumers, secondary level cooperatives serving primary level cooperatives through common economic activities or political advocacy (or both), and sometimes tertiary level cooperatives grouping the secondary cooperatives.

The statistics are not required to tell an elaborate story, but they need to show how many of each type of cooperatives there are; the number of members and employees (disaggregated by their various characteristics); and performance statistics (such as turnover, equity, and assets) (ILO, 2013). This last kind requires interpretation, as cooperatives cannot be judged by conventional indicators such as gross profit, return on assets or value-added; they may choose to reward their members directly through lower prices or patronage refund (in consumer cooperatives) or a higher payout to suppliers (in producer cooperatives). However, we need to have the indicators first, in order then to be able to interpret them. Ideally, the statistics should be up to date, and we should also be able to compare them over several years. This may be the most powerful statistic of all; how cooperatives are performing over time.

Without these four basic indicators we cannot really get started. Once their production becomes routinized, other indicators can be added. It is useful to know how many elections are held and whether or not they are contested, what proportion of the producers or consumers are members, and what proportion of the members vote. These kinds of statistics enable us to assess not just the quantity but also the quality of co-operation, and they are not that difficult to create: all that is needed is disaggregation of the basic data on membership, employees, governance and so on.

Ideally, the statistics need to be collected by a National Statistics Office (NSO), because then they will be updated regularly and systematically, through surveys and censuses, in order to track changes over time. The NSO staff have an obligation to make sure the data collection and sampling methods are technically sound and internationally comparable, but often they need guidance from a government department of cooperative development or an apex cooperative if the users' needs are to be taken into account.

If the government does not collect and maintain the statistics properly or at all, then the government registrar of cooperatives can step in and attempt to do it. It can publish statistics based on returns from member cooperatives, but the quality of the returns, and the proportion of cooperatives that are in membership will limit their quality.

If a government agency does not provide *statistics on cooperatives*, an apex cooperative may step in and provide what we might term *statistics from cooperatives*. If the apex does not have the resources or the will to do it, there may be no statistics at all. Sometimes, the best that can be done is a one-off survey by a university department or a research institute, which we might call *statistics for cooperatives*. A survey is helpful until it goes out of date. The EU funded a one-shot survey in 2007 based on the International Centre of Research and Information on the Public, Social and Cooperative

Economy (CIRIEC) manual on satellite accounts, but it is now ten years old. On the other hand, when there are no statistics because government departments do not recognise that a cooperative sector exists, an annual survey by the apex cooperative can be extremely useful in achieving recognition. We will see in the country case study how Co-operatives UK does this. The Australian Business Council for Co-operatives and Mutuals is also a good example. With the help of a team from the University of Western Australia, they are able to define a business model that, until recently, was completely hidden (Business Council of Co-operatives and Mutuals, 2016).

### The uses of statistics

This report examines not the production of statistics but how they are used. It takes the user point of view and asks whether the statistics that are available are reliable and comprehensive, whether they measure the characteristics that the users might be interested in, and whether the statistics are easy to find and well presented. Then it searches for users, looking first at central government development plans, then at policy documents for relevant sectors such as agriculture or support for small- and medium-sized enterprises (SMEs). It asks what are the potential entry points for inclusion of statistics on cooperatives in these plans. Then it broadens out to include reports written by regional and global development agencies. It asks what use apex cooperatives make of their own statistics in promoting the sector. Finally, it focuses on the generation and use of statistics by cooperative development agencies and non-governmental organizations (NGOs) working with cooperatives within a particular region or district.

The report then goes on to identify the kind of information that is needed to enable cooperatives to be better integrated into economic development plans and government policies. It highlights some current good practices as demonstrated in some countries, and draws lessons from them that might be useful for other countries. It contributes to a more general attempt – orchestrated by the ILO and the Committee for the Promotion and Advancement of Cooperatives (COPAC) – to involve national statistics offices in standardising, harmonising and improving comparability across countries, and in improving the collection and presentation of cooperative statistics.

Statistics are a product. To be effective, they need to be collected, presented and interpreted. The more these tasks can be done effectively on cooperatives in each country according to agreed international standards, the greater the likelihood that there will be users of the product who understand its value.

### Who are the users?

The users include government departments, cooperative development agencies, apex cooperatives and civil society organisations that are involved in policy-making within each country. At a higher level, they include regional and global economic development agencies such as the regional development banks and the World Bank, and the United Nations agencies. Then there are international development departments that fund programmes in low-income countries. There are cooperative development agencies and NGOs that run such programmes, and can help to promote, develop and strengthen cooperatives. Some of these also produce their own statistics, so sometimes the boundaries between the two activities are blurred.

Finally, there are cooperative apexes such as the International Co-operative Alliance (ICA), World Council of Credit Unions (WOCCU), and International Cooperative and Mutual Insurance Federation (ICMIF) that are users of statistics on cooperatives at the global level.

In addition to this listing by organisation type, Co-operatives UK suggests there are four types of users depending on their level of competence in use of statistics:<sup>3</sup>

### 1. The general public

This user wants pre-packaged, easy access statistics, with headline figures.

### 2. The interested layperson

This user wants quick access to more detail but without becoming bogged down. A low level of statistical literacy is required.

### 3. The statistically literate person

This user wants access to raw data for analysis through using his or her own tools and needing an open license to use the results.

### 4. Data developers

This user (who is also a kind of producer) wants machine understandable formats, programmatic access, and persistent and unique identifiers for each data point.

This typology will be used in the country case studies to provide a more accurate description of how the data is used. Taken together, these two typologies of users – based on the type of organisation and the level of competence in use of statistics – should provide what is needed to make sense of the situation in each country.

## Methodology

The selection of country cases is done in two stages. The *first stage is theoretical sampling* based on the World Bank's list of countries by income. We aim to study two countries at each of the four income levels in the World Bank's list.<sup>4</sup> This ensures a good spread on variables such as expertise, resources, conducive political environment and so on. We also try to get a good spread between world regions (two in Africa, three in Asia, two in the Americas and one in Europe). Then, based on what is known about each country already, we choose those that will give the widest possible range of results. The *second stage is convenience sampling*, taking into account ease of access, availability of experts on that country and so on. The case studies are:

Low-income countries – **Tanzania and Malawi**

Lower middle-income countries – **Philippines and Sri Lanka**

Upper middle-income countries – **Iran and Costa Rica**

High-income countries – **UK and Canada**

<sup>3</sup> This typology was provided by Paul Murphy of Co-operatives UK

<sup>4</sup> See <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>

The collection and presentation of data follows a fixed format. There is a general introduction to cooperatives in the country, followed by 10 questions. Some of the questions are more relevant to some countries than others; for instance, Question 7 is not explored for high income countries (UK and Canada) and high-middle income countries (Iran) Also, questions 5 to 8 focus on those policy documents that were relatively easy to find; there may be others that are equally relevant but, due to the time constraints, were not identified.

- Q1. Who is responsible for collecting statistics?
- Q2. Are the statistics reliable and comprehensive?
- Q3. Are the statistics easy to find and well presented?
- Q4. Do they measure the characteristics that the users might be interested in?
- Q5. Is there evidence of use of statistics on cooperatives in government development plans?
- Q6. Is there evidence of use of statistics on cooperatives in policy documents for relevant sectors or regions of the country?
- Q7. Is there evidence of use of statistics on cooperatives by world regional/ global development agencies?
- Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?
- Q9. What use are apex cooperatives making of their own statistics in promoting the sector?
- Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?

In the conclusion, we summarise what we have learned from the user perspective, and make recommendations as to how agencies wishing to promote and strengthen the cooperative business model can improve the use value of statistics.

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## Canada

**C**anada has a long and distinguished history of cooperative development. As early as the 18th century, urban workers were already banding together in mutual societies, just as they were in Britain and France. Then from the 1860s onwards a recognisably modern cooperative movement began among farmers in Ontario, Quebec and Atlantic Canada. By 1900 there were 1,200 cooperative creameries, and marketing cooperatives were beginning to be established for fruit and wool, but from then on, the greatest progress was made in Prairie grain marketing. In 1906 the Grain Growers Grain Company was founded in the Western Prairies, followed soon after by The Saskatchewan and Alberta Wheat Pools. They were able to store, dry and then transport wheat the long distances to the Eastern ports to be sent to feed the large, urban population of Britain (Birchall, 1997).

Credit unions began in 1900 in the French-speaking parts of Canada, but then grew strongly in every province. Based on the German Raiffeisen model of the savings and credit cooperative, they were promoted by Alphonse Desjardins in Quebec, and then they spread to the English speaking provinces and to the USA (Birchall, 2013).

Cooperative storekeeping along the Rochdale consumer cooperative model began as early as the 1860s in the mining communities of the Atlantic Provinces. By 1906 they had formed a Cooperative Union. More recently, worker cooperatives, housing cooperatives, shared service producer cooperatives (such as for taxi drivers), elderly care cooperatives and health care cooperatives have also become well established (Birchall, 1997).

For regulatory purposes, there are two distinct types of cooperatives in Canada: financial and non-financial. The government department, Finance Canada, regulates financial cooperatives, while either the federal or the provincial government regulates non-financial cooperatives, depending on whether it has business activities in more than one province (ILO and COPAC, 2017a).

There are 574 credit unions in Canada, with more than 10 million members (CCUA, 2017a). Between them, they have a staggering 2,842 locations at which people can do business. They have savings of nearly C\$297 billion, loans of over C\$310 billion, and

assets of C\$371 billion. In the most recent national survey conducted in 2012, there were 7,906 non-financial cooperatives: 70 per cent of those reporting to the survey were consumer cooperatives (in retailing, housing, health care and social services), 16 per cent producer cooperatives (supplying inputs to, or marketing the products of, members who are themselves businesses), 5 per cent were worker cooperatives and 2 per cent worker shareholder cooperatives (a type found in Quebec in which employees and cooperatives can both be members). Finally, less than 1 per cent were multi-stakeholder cooperatives (found mostly in health and social care). There were 407 federations, which indicates each sector is highly integrated (Innovation, Science and Economic Development Canada, 2016).

### Q1. Who is responsible for collecting statistics?

There are two providers of statistics on financial cooperatives: the government agency, Statistics Canada, and the Canadian Credit Union Association (CCUA). Statistics Canada releases financial data on credit unions in the survey Financial and Taxation Statistics for Enterprises, and CCUA collects data from member credit unions and from non-member caisses in Quebec.

The *Co-operatives Policy Unit* (CPU) of the government agency *Innovation, Science and Economic Development* collects data on non-financial cooperatives. Cooperatives in Quebec provide annual reports to the Quebec Ministry of Economy, Science and Innovation (MESI) which then shares aggregate data with the Cooperatives Policy Unit every two years for its report (ILO, 2015).

Provincial governments also collect their own data on cooperatives registered with them. Apex cooperatives such as Desjardins in Quebec also have their own data, and in the case of Desjardins it is quite comprehensive.<sup>5</sup>

### Q2. Are the statistics reliable and comprehensive?

**Financial cooperatives** come in two distinct types: credit unions or *caisses populaires*, and mutuals involved in life, property and casualty insurance. They are governed by both federal and provincial legislation. The statistics provided by Statistics Canada are bundled up with the statistics for other types of businesses, though credit unions are identifiable from the industry classification. However, the data is really limited and so the potential users have to rely on the more extensive statistics produced by CCUA. These statistics are interpreted quite carefully, as changes are sometimes not as important as they seem; they can be triggered by a credit union moving from provincial to federal status, or new unions joining the apex body. The CCUA statistics include a section on the largest 100 unions; these are complicated by a move to consolidated data that includes subsidiaries, and so they are not comparable with previous years. However, this is well explained in the text and shows that the compilers of the statistics are attempting to improve the quality of their product (CCUA, 2017b).

The statistics on **non-financial cooperatives** come from the most recent annual survey that was carried out in 2012. Where respondents did not respond to the survey, the data

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<sup>5</sup> See the website [desjardins.com](http://desjardins.com)

for 2011 was used instead. As the Quebec province had moved to a biannual collection of data and there was no data for 2012, again the compilers of the report had to use 2011 data (Innovation, Science and Economic Development Canada, 2016). The response rate was 64 per cent. The lack of a more recent survey is due to a backlog of work caused by a move to a different government department, and also to a lag created by reliance on Quebec province to submit its own survey. However, the CPU has completed the 2013 report and (at the time of writing, September 2017) it is being prepared for publication. The Unit is working on a 2015 survey, and so it looks as if, after a period of uncertainty, a biannual survey will become the pattern. However, because of uncertainty about the future of the survey, Co-operatives and Mutuels Canada (CMC), is now compiling data for all non-financial and financial cooperatives plus mutuals in order to get a full overview of the sector (this account is based on correspondence with staff of the CPU and CMC).

### Q3. Are the statistics easy to find and well presented?

The statistics for **financial cooperatives** are quite easy to find on the CCUA website, labelled *Facts and Figures*. Here one can find the national system results for each year, including the first quarter of 2017 that is impressively up to date. Some data, such as the regulatory performance reports, are only available to members of the Association who have to log in to find it. This is intriguing, as it shows that good statistics can sometimes be an asset that comes with membership, rather than being something that is always given out freely to anyone. The National System Results are presented in a simple bar graph and then in tables, so there is something for both the interested layperson and the statistically literate. The results for the largest 100 credit unions are also available, and these focus on the important question of whether they are growing and strengthening over time (the short answer is that they are).

The statistics for **non-financial cooperatives** are available on the website of the CPU, and presented all in one report – called simply *Cooperatives in Canada, 2012* – that can be downloaded (Innovation, Science and Economic Development Canada, 2016). In order to find it, though, one has to know how to narrow the search down from the *Innovation, Science and Economic Development* website, through Strategic Policy Sectors to Co-operatives Policy. A search for cooperative statistics at either of the first two stages does not find anything.

The report is well presented, and two pages of highlights make it easy for the interested layperson to understand the main points. From then on, the presentation is definitely aimed at the statistically literate reader, though pie graphs and bar graphs help, and the text that accompanies the statistics is very readable. For instance, the bar graph that describes distribution by industry shows that by far the majority of cooperatives are in the ‘real estate and rental and leasing’ sector. This would be puzzling, except that the text explains that they are housing cooperatives! The results are interesting; particularly notable is a section on the survival rates of cooperatives that shows just how long-lived some of them are.

### Q4. Do they measure the characteristics that the users might be interested in?

For **financial cooperatives**, the statistics provided by CCUA are detailed and complex. This is as it should be, since most readers of financial information are likely to be highly

economically and statistically literate. Anyone wanting to compare credit unions with other financial service providers will expect nothing less, and it is important for the credibility of this sector that it lives up to high expectations. However, headlines and highlights help the interested layperson to appreciate the general trends.

For **non-financial cooperatives**, the *Co-operatives in Canada* report provides a clear set of statistics. Cooperatives are divided into the four generally accepted types: consumer, producer, worker and multi-stakeholder. They are classified by activity according to a familiar industry standard, North American Industry Classification System (NAICS), which covers Canada and the USA and Mexico and is compatible with the international standard, the International Standard Industrial Classification (ISIC). Then they are divided into four groups by size (number of employees), and then into five groups by age. This last statistic is quite rare but valuable, as it shows the age profile of the whole sector.

### Q5. Is there evidence of use in a government development plan?

As in other high-income countries, the Canadian government does not write detailed plans for economic development. It does have a sustainable development plan, but this makes no mention of cooperatives, despite them having a good record on sustainability. However, there is a shared responsibility with provinces for policies relating to economic development, agriculture and so on, and it is at the provincial level that more detailed policy towards cooperatives can be found. Both federal and provincial governments periodically have development plans for cooperative sectors.

### Q6. Is there evidence of use in policy documents for relevant sectors or regions of the country?

The Government ministry, Agriculture and Agrifood Canada, has a policy framework called the *Growing Forward 2 Programme*, and a more specific Agricultural Adaptation Programme for not-for-profits including cooperatives. However, there are no policy documents as such, just information about different parts of the programmes. Recently the Financial Consumer Agency of Canada launched a National Strategy for Financial Literacy. The main policy document, a National Strategy for Financial Literacy contains no mention of credit unions. However, a more focused report on *Strengthening Seniors' Financial Literacy* shows a full appreciation of the efforts of credit unions to combat financial exploitation of older people (Financial Consumer Agency of Canada, 2014). It mentions two credit union projects, but provides no statistics on their impact.

However, when we turn to Quebec, we find a very different picture. Instead of cooperatives having to compete for attention with private companies and investor-owned banks, they are now considered as part of a social economy that also includes mutuals, and non-profits that have commercial activities. Quebec's *'Plan d'Action gouvernemental en économie sociale'*, which began in 2015, anticipates a total investment of more than C\$100 million to support social economy enterprises. It aims to create or maintain 30,000 jobs and generate a total investment of over \$500 million by 2020. The *Conseil québécois de la coopération et de la mutualité* is a partner organisation.<sup>6</sup> On the

<sup>6</sup> See <https://www.economie.gouv.qc.ca>

website is a section describing cooperatives and mutuals, with plenty of good, simple but effective statistics. There are 3,300 of them, with 8.8 million members. Here it recognises the basic distinction between producer, consumer and worker members. It then goes on to describe the non-financial and financial cooperatives, providing links to apex cooperative websites.

#### **Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?<sup>7</sup>**

This is a question that is not so relevant for high-income countries, where cooperative development is usually done by cooperative sectors themselves. However, this raises a different but equally interesting question about whether there is an opportunity to use statistics from local cooperative groups that are otherwise masked by the presentation of statistics for the whole sector. Arctic Cooperatives is such a group. On the front page of its website it presents statistics that neatly sum up its achievements:

- *Arctic Co-operatives Limited was incorporated in 1972.*
- *Provides support to a coop network with combined revenues of approximately C\$192 million in 2015.*
- *The Member Coop Patronage Refund in 2015 was C\$8.1 million.*
- *About 1,000 people are employed in our Co-op network.*
- *The Coop System in the north is a great example of Aboriginal community economic development in Canada.*
- *The 32 Coops are independently owned and controlled by Inuit and Dene businesses. They operate retail facilities, hotels, cable operations, construction, outfitting, arts and crafts production and property rentals.<sup>8</sup>*

Here is an example of the good use of such locally generated statistics. A report for ILO in 2009 showed that, at the height of the financial crisis, 2008 was the best year in Arctic's 50-year history. The report made good use of the cooperative's own statistics:

*Revenue from all business units of the 31 community owned cooperatives was C\$164 million, an increase of 12% from 2007. The cooperatives are an important economic engine in the Arctic. Local coops paid C\$22 million in wages, returned C\$8.1 million in patronage dividends and invested more the C\$4 million in new and expanded infrastructure, including retail stores, hotels, warehouses and other fixed assets (ILO, 2009).*

Apex cooperatives in each country should not only be focusing on national statistics but on local and regional ones, so that they, and others, can tell inspiring stories that demonstrate what cooperatives have achieved.

<sup>7</sup> Question 7 is not relevant for Canada

<sup>8</sup> See [arcticco-op.com](http://arcticco-op.com)

**Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

All three of the apex cooperatives mentioned so far (CCUA, CMC and Desjardins) provide good, readable headline statistical data on their websites, though they do not seem to use them as part of a more outward-looking campaign to promote the sector.

They are good at taking opportunities to influence the government. For instance, in May 2017 the CCUA made an effective submission to the House of Commons Standing Committee on Agriculture and Agri-food, about *Debt in the agricultural sector and its effects*. The Deputy Director of Policy, Rob Martin, summed up the status of the credit unions in this way:

*Credit unions are financial cooperatives that offer retail banking services to their member/owners. Credit unions are 100% Canadian-owned competitors to the big banks and serve over 5.6 million Canadians. Collectively, credit unions employ more than 27,000 people and manage over \$202 billion in member assets. In terms of market share, credit unions hold about 6.3% of the domestic assets held by deposit-taking institutions in Canada but have over 11% market share in the small and medium sized business market. (CCUA, 2017c).*

This is a model for the way in which cooperative promoters should use statistics effectively to promote the sector and to counter the myth that cooperatives and credit unions are not significant when compared to investor-owned businesses.

There is another way in which statistics are used in this submission; the authors analyse the extent of the problem that is being addressed, that credit unions are able to help solve. They describe how farm debt has doubled since 2000, so that by the end of 2015 it sat at C\$92 billion. They then show how the price of farmland has increased dramatically, and how a rise in interest rates can affect farm debt adversely. This raises the question of whether young people will be able to afford to take on their family farms. The authors tie this analysis in with some relevant statistics about credit unions; their high market share, the number of communities where they are the only financial institutions with a presence on the ground, and so on.

This kind of intervention by cooperative leaders into the policy arena is important. It shows that a strong argument for cooperatives rests not just on the status of the sector, or even on evidence for its impact, but on an appreciation of the extent of the problem that cooperatives are there to solve. For this, a wider appreciation of the power of statistics is needed.

**Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

Canada is like the other high-income country among our eight cases, the UK in having good, reliable data on cooperatives that results in good, usable statistics. As in the UK, government statistics departments can be relied on to produce annual data that the apex cooperatives can then use to try to influence policy and to promote the sector they are in. However, government sources cannot be relied on completely. We have seen how, for financial cooperatives the CCUA supplements the national statistics, because

the data provided by the government department does not tell the whole story. Also, for non-financial cooperatives government cannot always be relied on; civil servants are subject to a political process in which priorities change. The series of statistical reports produced by the CPU up until 2012 are of good quality, and could be used as an industry standard worldwide for how this task should be done. However, this has been disrupted and the series is beginning again on a biannual basis.

As we have noted, Quebec is distinctive, as here the provincial government has supported cooperatives as part of its economic development strategy since the 1960s. From the 1990s onwards they have been seen as part of the social economy, as they are in other countries such as Spain and France where social economy is also accepted as a framework for classifying cooperatives. However, this has not really affected the quality of the statistics; in all three countries there is a separate framework for cooperatives that predates the social economy and continues to exist on a separate basis.

Moving from production to consumption, we can see in Canada that there are a variety of demanding users of the statistics. Pressure from users is vital if the producers are to continue to keep up a high standard and consistency in the production of data. The users have to show that the statistics are needed and that, if they are not produced, they will be missed.



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## Costa Rica

**I**n Costa Rica, the first modern cooperative society was a consumer cooperative organised in 1907 by urban workers, along the lines of the Rochdale system. Since then, consumer cooperatives have been a small but enduring part of the cooperative picture. During the 1940s, the government supported farmers who wanted to co-operativise land that had been confiscated from German landowners. In 1943 it passed a cooperative law and then set up a Department of Cooperatives to support agricultural and industrial production cooperatives.

Coffee cooperatives began in the 1960s. Now, out of nearly 73,000 coffee growers in Costa Rica, 62 per cent are members of cooperatives, and they now control more than a third of the national coffee production. Sugar cane cooperatives are also successful; they have about 16 per cent of the national production (Gould, 2013).

Also during the 1960s, electricity cooperatives began to be set up with help from the international arm of the National Rural Electricity Cooperatives Association (NRECA), the US agency that specialises in installing rural electric systems. Now there are only four electricity cooperatives but they account for 15 per cent of the total market, and 40 per cent of the distribution in rural areas.<sup>9</sup>

From the 1970s onwards, credit unions began to be developed, with support and technical assistance from the World Council of Credit Unions and associated development agencies. Now financial cooperatives account for 11 per cent of the assets in the financial system, but there is a high concentration, with just three entities – Coopenae, Coopeservidores and Coopeande accounting for over 60 per cent of cooperatives (Fitch Ratings, 2017).

Cooperatives can be found in many sectors of the economy: financial services, trade, manufacturing, agriculture, forestry, fisheries, education, health, transportation, housing, electrification, mining, tourism and so on.<sup>10</sup> In 2012 there were 594 active

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<sup>9</sup> See [nrecainternational.coop](http://nrecainternational.coop)

<sup>10</sup> See [infocoop.go.cr](http://infocoop.go.cr)

cooperatives (including 218 school and student cooperatives). There were 887,335 members (21 per cent of the population) and 21,632 employees (INFOCOOP, 2012).

Cooperatives are popular in Costa Rica, receiving a high level of support from government and from the public. They are officially recognised in the constitution. The Cooperative Law of 1968 is highly normative, specifying what percentage of surpluses should be allocated to reserves, to the support of a cooperative training centre, and to the apex body, Consejo Nacional de Cooperativas (CONACOOOP) (ILO, 2016a). The government's support for the sector is concentrated in a National Institute of Cooperative Development (INFOCOOP) that is both a regulator and promoter of cooperatives: it registers, inspects and monitors them, and also provides finance, technical assistance, education in cooperative philosophy and training. CONACOOOP is governed by its member cooperatives, while INFOCOOP has four representatives from CONACOOOP on its board and three representatives from the Government (one each from the National Bank, Ministry of Labour and Ministry of Agriculture).

### Q1. Who is responsible for collecting statistics?

INFOCOOP is a public agency that has the task of producing statistics on cooperatives. It is both a registrar and a promoter of the sector. Every four years it undertakes a cooperative census that is quite comprehensive. The four yearly cycle means that the statistics are not always up to date; the current set is from 2012. An ILO study suggests that the register managed by the Ministry of Labour and Social Security, or the INFOCOOP database could be used to generate more regular statistics (ILO, 2016a).

There is also a national household survey that has been used to generate interesting statistics (see Q5 below); it asks whether individual household members are affiliated to social organisations. These include cooperatives as one option among others. In addition, the National Statistics Agency (INEC) has a Directory of Institutional Units and Establishments that, however, does not differentiate between cooperatives and other types of business. Cooperatives can be separated out by their unique ID number, and so a disaggregated set of statistics for cooperatives could possibly be produced.

### Q2. Are the statistics reliable and comprehensive?

Cooperatives are defined under the law of 1968 (known as law 4179), which also describes the various types. This is the basis on which INFOCOOP defines the register that then leads to the production of a cooperative census. Since every cooperative has to be on the register in order to be considered a formal cooperative, the list is quite accurate.

The data from the census is unusually detailed. The variables measured include number of cooperatives, by type, by size (measured by number of employees), by region and by economic activity. Number of members, numbers on governing bodies, number of members who are also employees, are all provided and disaggregated by sex. Then there is information about training activities undertaken, affiliation to secondary cooperatives, services provided to the community, financial and commercial performance, and so on. The data is likely to be accurate, as it is generated by a census rather than just analysis of an existing data set.

### Q3. Are the statistics easy to find and well presented?

On its website, INFOCOOP has a text describing the sector and providing some useful statistics. It provides a figure for the amount of exports (132 million colones), the amount of milk produced (418 million litres), the number of people who use cooperative public transport (estimated to be over 33 million), and the number who use cooperative electricity (708,000). Most impressive is the measure of the cooperative share in the production of coffee (36.5 per cent). There is also an estimate of the amount of money invested in communities through a social dividend (more than c10 billions, around US\$17 million) and in education and training (c3.6 billions, around US\$6 million).

These are all very good, illustrative statistics that others can take away and use for themselves in promoting the cooperative business model. The full set of statistics is available in the Fourth National Cooperative Census of 2012 in Spanish.

### Q4. Do they measure the characteristics that the users might be interested in?

INFOCOOP explains that there are three types of cooperative in Costa Rica: traditional cooperatives; cooperatives of self-management (what most people would call worker cooperatives); and co-management unions made up of farmers, farm workers and sometimes the state. This is different from the more familiar categories of consumer, producer, worker and multi-stakeholder cooperatives.

The 1968 law recognises several categories, based on a mix of type of member and type of industry. There are consumer cooperatives, but also savings and credit and housing. There are many categories such as production, marketing and supply that could probably all be labelled agricultural cooperatives. This makes it challenging for users of the statistics outside the country to interpret and to compare with those for other countries.

On the other hand, the four yearly census includes variables that are rarely found in data on cooperatives. Most interesting is a set of questions about expectations for the future, and the strengths and weaknesses of cooperatives.

### Q5. Is there evidence of use of statistics on cooperatives in government development plans?

Costa Rica has a National Development Plan, coordinated by the Ministry of Planning. This Ministry, at the beginning of each administration, calls every public institution to propose specific goals according to their field of expertise, and the cooperative contribution is made by INFOCOOP within the broader context of a social economy that also includes less formal associations. Cooperatives are fully integrated into the Plan, and there are ambitious targets over the four years to set up 40 development cooperatives and train 300 cooperative development technicians. Electricity cooperatives are to be involved in extending distribution lines in rural areas, and two new tourist cooperatives are planned (Government of Costa Rica, 2014a).

Of particular interest on the question of use of cooperative statistics is a section in Chapter 2 that focuses on the conditions and wellbeing of the people. Here, data from the National Household Survey of 2013 are used to report on the percentage of people

over 12 years old who participate in social organisations. This shows that 5.6 per cent participate in cooperatives compared to 5.2 per cent in solidarity associations, 2.8 per cent in trade unions and 2 per cent in communal associations. The data is disaggregated for different regions, and shows that cooperatives are the most frequent organisational form in the peripheral regions of Brunca (9.1 per cent), Huetar Norte (7.2 per cent) and Chorotega (4.6 per cent). This is a rare example of a government report using national survey data to identify the contribution of cooperatives to social capital.

### **Q6. Is there evidence of use of statistics on cooperatives in policy documents for relevant sectors or regions of the country?**

The Government's National Strategy for Employment and Production recognises cooperatives as a particular type of employer, and as a part of the Social and Solidarity Economy (Government of Costa Rica, 2014b). It does not go further into the contribution made by cooperatives to employment, for which there are some good statistics available. Yet here again cooperatives are fully integrated into a national strategy; there may not be any need to provide statistical evidence for their importance when this has already been accepted.

### **Q7. Is there evidence of use of statistics on cooperatives by world regional/global development agencies?**

Savings and credit cooperatives (otherwise known as credit unions) are well established in central and Latin America, though the urban unions are much stronger than the rural ones. There has been a long line of initiatives designed to strengthen them, including a commitment by the World Council of Credit Unions going back to the 1990s. (Birchall, 2013). The Inter-American Development Bank has also been active, through the Inter-America Investment Corporation (IIC). Since 2000 it has had lending and institutional strengthening programmes for saving and credit cooperatives in El Salvador, Nicaragua, Ecuador, Barbados, Haiti and Peru.<sup>11</sup> In 2017 it announced a strategic partnership with COOPENAE, a leading savings and credit cooperative in Costa Rica. It includes a financing package of \$30 million over five years to support the cooperative's mortgage portfolio so as to offer affordable housing solutions to its members. The project has not produced any statistics yet, but we can expect evidence of impact that would be a useful supplement to INFOCOOP's data. It is notable that, in its press release, IIC is able to produce good, headline statistics on the cooperative; it 'has more than 90,000 members and £1.2 billion in assets' (IDB, 2017).

### **Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?**

As in other countries with growing cooperative sectors that have received support from agencies in other countries, there are plenty of success stories with statistics attached. The Cocafe consortium of coffee cooperatives was established in 1988 to enable cof-

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<sup>11</sup> See [iadb.org](http://iadb.org)

fee growers to access the fair trade market. An article found on the fair trade community website says it has 6,000 farmer members (Collins, 2017).

An article published by the Fair Trade Foundation describes how 391 small-scale farmers founded Coopeagri in 1962. Now it has over 8,000 members, and employs over 700 temporary and permanent workers. Its impact is much wider, though; it reaches 35,000 farmers, workers and family members (Fairtrade Foundation, 2017). It is fair trade certified for sugar cane and coffee. The statistics used to describe this cooperative are really interesting. The article goes on to estimate that only 10 per cent of production sells to fair trade, and so improvements can still be made. The fair trade premium of 20 per cent above the price has funded community facilities, and again there are statistics to back this up.

Once again we note that there are good data on the impact of individual cooperatives on the lives of their members. These ought to be better known and used more systematically to influence the policies of international development agencies.

**Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

CONACCOOP has a lively website with promotional videos, but it does not seem to provide any statistics to show the scope and size of the sector.

**Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

In Costa Rica, cooperatives are already an acknowledged part of the policy process, and where good statistics are created and then used effectively as part of this process. Perhaps the four yearly cycle in the INFOCOOP survey is not ideal. Perhaps CONACCOOP could make more use of the statistics on its website. In general, though, Costa Rica is a good example of how to create and make good use of statistics on cooperatives.



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## Iran

**T**he modern cooperative sector in Iran builds on traditional cooperation practiced among farmers that takes the form of collective cultivation, weeding, irrigation and harvesting. Modernisation of agriculture, through mechanisation and new forms of irrigation, disrupts these traditional forms and leads to the emergence of new forms of cooperation such as the sharing of machinery.

The first registered society began in 1935 under a Trade Law of 1932. By 1941 there were three rural cooperatives with 1,050 farmers in membership. Successive governments then began to promote consumer and agricultural cooperatives with technical assistance from UN agencies such as FAO and ILO, from the US government, and from cooperative institutes in Europe. However, progress was slow, and by 1951 there were only around 100 societies. In 1955, a Cooperative Act was passed, and then in 1962 land reforms required farmers who were being allocated land to register as members of an agricultural cooperative. As a result, more than 8,000 were quickly established. As often happens after a period of dramatic growth, there was a period of consolidation that reduced the number to around 3,000. In 1967 a national apex cooperative was founded, and in 1971 a new cooperative law was passed (Iranian Cooperative History, 2017).

By the time of the Islamic revolution in 1979, there were 1,340 societies with a membership of more than 800,000 affiliated to the central body. The revolution led to a renewed emphasis on economic development through cooperatives and the idea was enshrined in the constitution. Cooperatives were to take their place alongside the public and private sectors as a major driver of the economy. In 1984, an Iran Central Chamber of Cooperatives (ICC) was founded as the apex for all types of cooperative. In 2010, the Satellite Account of Cooperatives (which will be explained below) found 111,939 cooperatives with 37 million members, of whom 26 per cent were women (ILO, 2015).

### Q1. Who is responsible for collecting statistics?

The development of a methodology for collecting statistics on cooperatives has been part of the framework of a National Strategy for Development of Statistics that ran from

2011 to 2015. In collaboration with the Ministry of Cooperatives, Labour and Social Welfare (MCLS), the Statistical Centre of Iran (SCI) has developed a Satellite Account of Cooperatives (ILO, 2015). Although the SCI leads and co-ordinates the statistical system, responsibility for production of the statistics is decentralised to ministries; the cooperative statistics are provided by the MCLS. It draws on several sources: its own administrative database, surveys and censuses on cooperatives, data from other government departments (in particular the Department of Agriculture), and from apex cooperatives.

The impetus for developing such a strong system comes from the value government puts on cooperatives; its five-year plan aims to increase the cooperative share of the economy from 5 per cent to 25 per cent.

### Q2. Are the statistics reliable and comprehensive?

The Satellite Account follows a tried and tested methodology developed by CIRIEC (CIRIEC, 2006). It follows the ISIC classification, and so is directly comparable with statistics in other countries. The statistics are comprehensive. The data includes the number of cooperatives identified by province and city, by type of activity and ISIC code (this is important for comparison with similar types in other countries). The numbers of members and of employees are disaggregated by sector and by sex. There is only limited financial information; for some types there is capital, for some capital plus reserves. The data for each type of cooperative is broken down further, so that for agriculture, for instance, we can find out how much of nine different types of activities are carried out. There is unusually fine detail; it is possible, for instance, to compare how much chicken farming there is compared with apiculture.

Registration of cooperatives is online, and an up to date listing is available. The activity status of the cooperative is included – registered, under establishment and in operation – which means the statistics should be reliable.

Another source of information is the Satellite Account of Cooperatives, which is carried out every few years and has measured other financial variables include current assets, value added, gross fixed capital, economic sector output, and intermediate consumption (ILO, 2015). These enable analysts to determine the share of cooperatives in each economic sector and, crucially, in GDP. This is a great step forward, as in some countries estimates of share of GDP are often made uncritically by cooperative promoters using turnover (and surrogates for the financial sector) rather than value added (though there is a lively debate about whether even value added is the most appropriate measure for cooperatives).

### Q3. Are the statistics easy to find and well presented?

The most recent data are for 2016 and are available on the Statistical Centre of the MCLS website in Farsi.<sup>12</sup> An English version is available in the Iran Statistical Yearbook. To find it, one has to search the word cooperative in the introduction to the Yearbook, but then all the data are available but not all in one place. Agriculture and fishing

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<sup>12</sup> See [amarkar.ir](http://amarkar.ir)

are in Chapter Five that covers agriculture, forestry and fisheries, mining cooperatives are in Chapter Six and so on. Six of the 12 chapters on the different industry sectors have data on cooperatives in them. This shows that the cooperative form of business is well understood in Iran and is well integrated into the wider production of economic data. Integration may come at a cost, though; the cooperatives are quite dependent on government.

#### **Q4. Do they measure the characteristics that the users might be interested in?**

These statistics should provide different types of user with most of what they need. The Satellite Account is particularly useful with its different types of financial data. Drawing on a survey of over 100,000 cooperatives, it was able to show that cooperatives accounted for 2.6 per cent of GDP (gross value added), of which 2.4 per cent was realised by non-financial cooperatives. Taking out petroleum, public affairs and housing services, the figure rose to 3.8 per cent. This is a sophisticated measure that not many countries can produce (ILO and COPAC, 2017a).

As in many other countries, though, the classification of types of cooperative is based on the way this particular cooperative sector has evolved historically, which hinders international comparison. There are at least ten types of primary cooperatives, including agricultural, fishermen's, mines, manufacturing, carpet making, housing, producers' requirements, consumers' requirements, service, and transportation. Then there are rural cooperatives that are listed differently from agricultural cooperatives. As the classification is done in a specific manner, it makes international comparison challenging.

#### **Q5. Is there evidence of use of statistics on cooperatives in government development plans?**

The Fifth Five-year Development Plan sets ambitious targets for growing the cooperative share in the economy: not just the 25 per cent of GDP already mentioned, but also targets of 45 per cent of the total investment of the country, 10 per cent for the added value of enterprises converted to cooperatives, and 20 per cent for the percentage of the entire workforce who are cooperative employees. There are also targets for particular types of cooperatives setting out their expected market share (Government of Iran, n.d.).

An outlook plan for the cooperative sector explains the role of cooperatives in the national development plan (Government of Iran, 2006). They are regarded as valuable because they embody the values of social justice, equality of opportunity and equitable income distribution. They are 'expected to act as highly efficient enterprises' that, through building up 'small capitals' and investment in productive activities will boost productivity. The report makes some bold claims for the resourcefulness and competitiveness of cooperatives, their role in knowledge-based development, in environmental protection, in improving the quality of health care, enhancement of social justice, cultural development and so on.

This list of expected achievements contains no evidence, statistical or other, for the advantages of cooperatives over other types of business. If the report were to be aimed at a broader readership outside of Iran, statistics from the Satellite Account would be very helpful in supporting the argument for the cooperative advantage. Also, there do

not seem to be any mechanisms for monitoring progress towards these goals, or for making sure that the autonomy and independence of cooperatives are not compromised.

### **Q6. Is there evidence of use of statistics on cooperatives in policy documents for relevant sectors or regions of the country?**

The Central Bank of Iran provides an annual review of the economy, with very clear and easy to use statistics. It does not mention cooperatives, as it is concerned with providing a picture of each industry sector as a whole. The only way that types of business come into the picture is when the public and private sector are compared, or banks are referred to as private banks or non-bank financial institutions. However, it would not take much work to break down the statistics so as to show the contribution made by different ownership types, for instance by market share (Central Bank of Iran, 2016).

### **Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?<sup>13</sup>**

In the rapid development of cooperatives in rural areas that is envisaged, there may be opportunities for cooperative foundations (known as Bonyad Taavon, that are active in most provinces in education and training) to collect statistics on the progress they are making. The overarching goal of raising cooperative output to 25 per cent of national output is clear, but there should also be data on impact at the local level.

### **Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

In its articles of association, the ICC is charged with 'Creating and running economic data and statistic center in order to perform the chamber's duties and activities' (ICC, n.d.). The ICC website does not provide much information on the Iranian cooperative sector.<sup>14</sup> There are no statistics, but the website lists 15 types of cooperatives, which includes a mix of industry sectors and types of member; for instance agriculture, and consumer. This is confusing but not unusual.

### **Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

Iran is an interesting case. The statistics on cooperatives are excellent and the methodology for collecting data is well thought out. The main user of the product is the Iranian government, and the main value of the statistics is in contributing to the government's economic plan. Inside the development planning process there are plenty of users, from the Central Bank of Iran, to the Management and Planning Organisation that prepared periodic plans, and the Islamic Consultative Assembly that approves the plans

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<sup>13</sup> Question 7 is not relevant for Iran

<sup>14</sup> See [iran.coop](http://iran.coop)

and monitors their implementation. Then there are the ICC and other NGOs that lobby government, the Privatisation Organisation that distributes dividends from state-owned companies to cooperatives in the poorest areas, and regulatory authorities. It would be useful if the statistics were made available in a form that can be accessed and more easily understood outside of Iran.



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## Malawi

**M**alawi is a very poor country. It ranks 170th on the Human Development Index out of 188 countries (UNDP, 2016). Seventy per cent of its population lives below the poverty line, and more than 90 per cent live in rural areas. The country has experienced famine, natural disasters, and the HIV/AIDS pandemic. There is high infant mortality and a need for improved health services. There have been macro-economic instability and high inflation rates that make the cost of living very high. Farmers lack effective irrigation systems for growing crops, access to credit, and access to markets, among others.<sup>15</sup> Cooperatives could play a part in solving many of these problems (ILO, 2003, ILO 2004). Most obviously farmer cooperatives can provide access to markets (for instance through fair trade or similar alternative trade arrangements). Financial cooperatives can provide farmers and small businesses with access to financial services such as credit. Irrigation associations, which are a specialised type of cooperative, have proved themselves to be very effective. Cooperatives can also be part of community-based solutions to other problems; for instance the ILO's CoopAfrica programme proposed cooperative home care for people living with HIV (ILO, 2011).

The cooperative sector in Malawi is typical of countries that used to be a British colony, including Tanzania the other country case study from Africa. At independence there were around 140 cooperatives with 48,000 members in Malawi, all registered with and regulated by a government registry of cooperatives under the Cooperatives Act of 1946. After independence, one party rule lasted three decades. Cooperatives were suppressed and their assets transferred to government agencies such as a Smallholder Coffee Authority that bought the entire coffee crop from the farmers. Following the liberalisation of the economy in the 1990s, the farmers bought it and turned it into a cooperative (Borda-Rodriguez and Vicari, 2014).

As in Tanzania and other countries where the state had taken too much control over agricultural cooperatives, savings and credit cooperatives did not draw excessive attention

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<sup>15</sup> [mw.undp.org](http://mw.undp.org)

from the government and so began to flourish. In 1994 a multi-party system was restored, and in 1997 a new cooperative development policy was adopted. It emphasised the autonomy of cooperatives, quoting the new cooperative identity statement and principles codified by the International Co-operative Alliance. A law in 1998 gave this new approach a firm legal basis, and in 2002 a new system of regulation was set up. Hence the current system overseeing cooperatives is effectively a reformed one. In 2015, Malawi had 681 registered cooperatives, with 56 per cent being agricultural producer cooperatives, and 44 per cent being financial cooperatives.<sup>16</sup>

There are four cooperative unions. The Malawian Union of Savings and Credit Cooperatives (MUSCCO) represents savings and credit cooperatives (SACCOs). The Community Savings and Investment Promotion Cooperative Union (known as COMSIP) represents the new savings and credit cooperatives promoted by a World Bank funded project. There is a Mzuzu coffee planters' union (MZCPCU), and a timber growers' union. There is no apex for cooperatives across all the sectors.

A recent article described Malawi's cooperative sector as 'underexplored and barely known' (Borda-Rodriguez and Vicari, 2014). However, it is also a good test case. Because not much has been done, we can ask what should be done and how the Malawi government and cooperative sector can start to get from here to there.

### Q1. Who is responsible for collecting statistics?

The government's National Statistical Office (NSO) is responsible for collecting and publishing the national statistical data, including on cooperatives. The Statistical Yearbook, however, has no mention of cooperatives, but then it does not provide data on other types of business either, except commercial banks. The NSO carries out occasional surveys on different subjects. In 1998 an Economic Survey of medium-sized businesses mentioned cooperatives in a table on 'ownership type', where it was recorded that 2 per cent were cooperatives. A search of the NSO website finds no other mentions to date. An EU-funded project on 'Improved Trade Statistics and Information Systems' focused more on the underlying data for the amount of crops grown and exported and, while cooperative development was one of its flagship programmes it provided no data on cooperatives.

The Department of Cooperatives, which is part of the Ministry of Industry and Trade, is responsible for registering and developing the sector. It can produce statistics from the raw data on numbers and types of cooperatives registered, but its capacity for producing good statistics is low.

The four apex cooperative unions could potentially create their own statistics. MUSCCO has a full set of statistics for each year from 2009 to 2014. COMSIP provides quarterly reports to the Malawi Social Action programme that are full of good statistics, but only about its own work. The Timber Millers' Union does not have a website and not much is known about it. The MZCPCU provides basic statistics on its work that are easily found on its website, though with only six cooperatives in membership it cannot cover much of the statistical ground.

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<sup>16</sup> <http://onlinelibrary.wiley.com/doi/10.1111/apce.12075/full>

## Q2. Are the statistics reliable and comprehensive?

The Department of Cooperatives registry is the starting point for estimates of the size of the sector. In 2012 researchers found 681 registered cooperatives, of which 382 were farmer cooperatives, 107 savings and investment promotion cooperatives, and 192 SACCOs. However, the Department reported that only 234 of the total were active (Borda-Rodriguez and Vicari, 2014). The database needs to be kept up to date and defunct cooperatives should be removed. The statistics provided by the two credit union apexes are of a better quality. It is often the case that the range and accuracy of data collected by financial cooperatives far exceeds that for other types. Sometimes this is because of the regulatory requirements of central banks, but it is also because financial cooperative apexes need the data for themselves in order to keep track of the flow of money.

## Q3. Are the statistics easy to find and well presented?

MUSCCO provides a comprehensive set of financial data on its member credit unions, with a table for each year from 2009 to 2014 on its website.<sup>17</sup> With a few adjustments the data could be presented in a table backed up by bar graphs and pie charts. The COMSIP statistics are provided in a quarterly report, specifically geared up to the needs of one user – the World Bank that funds the project. It does not yet have a website, and if it did it could highlight the statistics that are of more general interest.

## Q4. Do they measure the characteristics that the users might be interested in?

MUSCCO provides data on the names of 48 member cooperatives, their performance (measured by assets, shares, deposits, loans, profit and loss), and the number of members in each cooperative, distinguishing between male and female. Unfortunately, the data is not aggregated, though researchers could do this for themselves. COMSIP provides statistics for the number of groups, supported groups and cooperatives formed each year from 2010 onwards, with numbers of male and female members. The ability to measure the proportion of women who are members is important, and recent research confirms that all the unions reported an increase in women's membership: in the coffee union by nearly 11 per cent between 2010 and 2011. It also shows that women's participation in the Union boards was 25 per cent in MUSCCO and 33 per cent in both COMSIP and the timber union (Borda-Rodriguez and Vicari, 2014). These are the kind of statistics that users working on economic empowerment find most useful.

## Q5. Is there evidence of use in a government development plan?

The Strategic Plan 2011-2016 for the Ministry of Industry and Trade, published in 2011, follows on from a previous five-year plan, reporting on progress in economic

<sup>17</sup> See [muscco.org](http://muscco.org)

development, trade and private sector development, and setting the goals the government wants to achieve over the period. Cooperatives are mentioned in the first paragraph.

*...an important responsibility of the Ministry's is the empowering of Malawians, including small and medium enterprises (SMEs) and cooperatives, to participate in economic activities (Government of Malawi, Ministry of Industry and Trade, 2011)*

The plan notes that cooperatives and SMEs have been supported through training and business support services. Then, looking ahead, it sets a goal of developing the SME sector, and specifically cooperatives, explaining:

*Cooperatives constitute a specific form of cooperation, which has a potentially positive impact on groups of producers. The development of cooperatives requires intensive support. The Ministry will provide training in cooperative management and accounting to newly registered cooperatives and support the strengthening of existing cooperatives through the provision of advisory services. Cooperatives will also be involved in the business linkages programme (ibid.).*

This is an encouraging statement for a high level document. It does not, however, use any statistical reference that shows the size and characteristics of the sector, though there is also a lack of statistics on SMEs. The report sets a target of registering 100 new cooperatives, linking 150 up with exporters and, crucially, establishing statistical databases on industry, trades, SMEs and cooperatives. It is not clear whether it has been achieved.

### **Q6. Is there evidence of use in policy documents for relevant sectors or country regions?**

The Ministry of Industry and Trade's Agriculture Sector Wide Approach Support Project was launched in 2008 with funding from the Norwegian Government and the World Bank. It was renewed twice and so has only just finished in June 2017. Its aim is to improve the business environment for agriculture, so that it can become commercialised, with an ambitious target of increasing annual agricultural production by 6 per cent. One of the components is 'institutional development and capacity building', and one might expect that cooperatives will be a part of this component (Government of Malawi, Ministry of Agriculture and Food Security, 2011). It mentions the need for a strong legal and regulatory framework for cooperatives, among other organisations. It recognises that farmer cooperatives have a role to play in the commercialisation of agriculture. Then it becomes more specific, singling out the role of coffee cooperatives:

*In the coffee sector, the cooperatives have their own processing facilities and smallholder farmers are producing some of the final products such as Mzuzu coffee that is sold in retail markets both in Malawi and export markets. Mzuzu coffee, for example, has achieved a premium price of up to 47 percent which benefits smallholder farmers directly (ibid.).*

This simple statistic shows the remarkable benefits to farmers of selling through coffee cooperatives linked to a 'fair trade' value chain. The report goes on to mention farmer cooperatives several more times without using any more statistics, but the point has been well made.

### Q7. Is there evidence of use of statistics on cooperatives by world regional/ global development agencies?

The World Bank is funding a Strengthening Safety Nets Systems Project (also known as the Social Action Fund) that will last for six years between 2013 and 2019 at a cost of US\$32.8 million (World Bank, 2016a). It is mainly a public works programme, providing community driven public works, social cash transfers to the poorest people, and livelihoods and skills development. Out of it has come a new group of savings and credit cooperatives with their apex cooperative COMSIP. They help farmers to withstand the sudden losses that can occur through adverse weather, by encouraging savings and investments. The apex cooperative provides matching grants that can be used for training and small investments.

As one might expect with a World Bank project, everything is being measured precisely and there are good, usable statistics being created that show the impact of cooperative development. COMSIP has mobilised over 99,000 public works participants into nearly 4,500 savings groups with average savings of US\$20 per person. The statistics also show that 65 per cent of those who have been trained in financial literacy and business management are women (World Bank, 2014).

COMSIP has been instrumental in creating these statistics, because – as already noted – it has to provide a quarterly report to the Malawi Social Action Fund. The amount of information here is in contrast to the lack of information for the rest of the cooperative sector. It demonstrates the power of the user of the statistics – who in this case is also the funder – to insist on such high quality (COMSIP Cooperative Union, 2014).

### Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?

The NGO *Development Aid from People to People* has been working in Malawi for 22 years. Currently it has 16 projects in 15 regions, in the areas of education, health, agriculture and community development.<sup>18</sup> In cooperation with the government's Ministry of Agriculture, Irrigation and Water Development, and with funding from the Finnish and Dutch governments, it has a programme to develop farmers' clubs. The clubs are a kind of proto-cooperative, enabling farmers to increase their incomes through soil and water conservation, improved plant varieties, crop rotation, pest management, value chain development and marketing of produce. It is reaching 1200 women farmers in Chiradzulu District, 6000 women farmers in the Dowa, 3000 women farmers in a Macadamia value chain project, and so on. A second phase will focus on the growing of groundnuts in a value chain that links up with a company that produces groundnut oil.

The projects produce statistics, not on cooperatives but on the pre-cooperative form, the farmers' clubs. The annual report for 2015 provides evidence of impact. There are 24,250 club members, of whom 17,900 are women. Taking into account family members, around 120,000 people are reached. 11,800 farmers are growing more than five crops, and 900,000 trees have been planted. It also provides useful statistics on the cumulative impact of the programme since it was launched in 2006; more than

<sup>18</sup> [Dapp-malawi.org](http://Dapp-malawi.org)

70,000 farmers have been trained. The report also describes impacts that go beyond the statistic, such as the increase in numbers of women being elected on to committees, and the way they have impacted on non-participating farmers, with improved hygiene and sanitation practices at household level. Village savings and loan groups have enabled people to set up small businesses (DAPP, 2015).

This programme raises an interesting question. Is it possible to add statistics on pre-cooperative forms such as the farmers' clubs to the official statistics on cooperatives? This would certainly complete the picture of cooperative development in countries like Malawi.

### **Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

The MUSCCO statistics are all in one densely packed table, and their presentation and interpretation could be improved. The lack of a website for COMSIP means that the good statistics that it produces are not easily accessible. Mzuzu Coffee Planters Co-operative Union has a bright, well designed website. On the front page it declares:

*Our 3,000 member farmers (25% women) have been growing coffee since early 1930s. The union comprises of 6 cooperatives.<sup>19</sup>*

Also, there are some basic statistics about economic impact, the buyers of the coffee, the market place and so on. The Union runs its own commercial farm and coffee shops. It has fair trade certification and is working on organic certification, and clearly has the capacity to continue to produce good statistics.

### **Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

Malawi could benefit from the new East African Community Cooperative Societies Act and the cooperatives agency that is to be set up to promote it. Malawi is not a member of the East African Community, though the possibility of its becoming a member has been discussed by the other members. If the ten countries of the Community harmonise their cooperative statistics, and agree on standardised ways of collecting and analysing the data, Malawi might simply adopt the same practices.

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<sup>19</sup> See [mzuzucoffee.org](http://mzuzucoffee.org)

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## The Philippines

**C**ooperatives have been seen for a long time as important economic actors in the Philippines, having recently celebrated their centennial (1915-2015). They are well recognised in law; their promotion by a state agency was written into the constitution in 1987, and they have their own up to date Cooperative Code, amended in 2008. They have been the 'policy instrument of the government in promoting social justice and economic development' (Castillo and Castillo, 2017), which means they have had favoured status in economic and social policy. In fact, President Duterte has signalled that the strengthening of cooperatives is part of the government's anti-poverty agenda. However, as in other Asian countries where governments have sponsored a large cooperative sector, they have had to struggle to become independent, and have not been economically all that strong.

The statistics are impressive: there are (at 2016 figures) 26,570 primary cooperatives, plus 341 secondary and nine tertiary federations and unions (2016 figures provided to the ILO by the Cooperative Development Authority). The biggest sector is the same type as we find in Sri Lanka; multi-purpose cooperatives set up by government for each village. Unlike in Sri Lanka, where the government consolidated them, in the Philippines there are 15,064 of them. Then there are 4,224 cooperatives of various types organised by farmers, and 3,437 credit cooperatives. Consumer cooperatives come in fourth at 1673 cooperatives, followed by 1,330 service cooperatives. Between them they have nearly 600,000 employees. It is forecast that by 2020 they will have more than 14 per cent of the adult population in membership.

### Q1. Who is responsible for collecting statistics?

The Philippines is typical of most Asian countries in that a government agency takes responsibility for collecting statistics. In this case it is the Cooperative Development Authority (CDA), an office of the President that is responsible for registering all types of cooperatives. It took over in 2008 from a previous situation in which several government departments had fragmented responsibility for different types of cooperatives.

## Q2. Are the statistics reliable and comprehensive?

The data looks reliable. The CDA requires all cooperatives to register, so there are none of the problems found in other countries where the number of registered cooperatives is an under-estimate of the total. The Authority requires them all (including their federations and unions) to submit audited annual accounts, and they can do this online (ILO, 2015). However, it notes some difficulties in getting reports, especially from new cooperatives. In 2016, of 26,570 registered cooperatives only 19,922 are in-operation cooperatives with 9,432 reporting cooperatives (Bitonio, 2017). As an ILO study comments, “the statistics obtained are partial and offer an incomplete picture of the country’s cooperative sector” (ILO, 2017a).

## Q3. Are the statistics easy to find and well presented?

The statistics could not be easier to find. They are at the top of a list of topics on the front page of the CDA website. They are slightly out of date, being available for 2011 to 2014 only, but 2016 statistics have been made available for this report (Bitonio, 2017). Their presentation is imaginative and designed for the interested layperson to read; one can attempt to read a difficult cross-tabulation of the *number of cooperatives by region and type*, or can opt for a bar graph of *number by region* and a pie graph of *number by type*, which are much easier.

## Q4. Do they measure the characteristics that the users might be interested in?

Cooperatives are classified by level (primary, secondary, tertiary) and type. There are 23 types in the list, which combine two variables that might be kept separate: membership type and economic activity (ILO, 2017a). The list also seems very detailed; an agricultural cooperative could be classified as a producers’ cooperative, marketing cooperative, agrarian reform cooperative, or dairy cooperative, which is not aligned with a recognised standard industrial classification such as the NAICS or the ISIC, thus making international comparison challenging (ILO, 2015).

Another practice is the categorisation of cooperatives into four sizes – micro, small, medium and large – measured by assets. This is usually done for SMEs by number of employees, and so some standardisation is called for.

The table titled *Cooperative Net Surplus by Region* contains a list of those cooperatives who have posted a net loss: 597 out of 10,762, around 6 per cent. In some countries, this kind of information might not be made available. Users of statistics have the frustrating experience of knowing what is happening but being unable to use the data, as it remains confidential (though sometimes confidentiality is necessary if a cooperative is really facing bankruptcy). There is transparency, at least among cooperatives that fill in their annual returns. Actually 6 per cent is quite low, but it would be useful if the figures were broken down by type of cooperative to see how each type is performing.<sup>20</sup>

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<sup>20</sup> For the statistical information as of December 2014, see CDA website <http://www.cda.gov.ph/resources/updates/statistics/527-statistics-as-of-december-31-2014>

### Q5. Is there evidence of use of statistics on cooperatives in government development plans?

The Philippines Development Plan provides ‘results matrices’ for the period 2011-16 in each area of economic development. In other words, it provides measures that show whether the plan is going to be a success (Government of the Philippines, National Economic and Development Authority, 2011). It expects electric cooperatives to increase the take-up by households from 74.85 per cent to 83.65 per cent, and expects to introduce a cooperative code for financial service cooperatives. There is no mention of agricultural cooperatives in the drive to increase agricultural exports, nor of consumer cooperatives in the aim of improving consumer welfare, nor of credit unions increasing access to credit. There is no use of statistics to show the size or potential of the sector, but other types of business are not singled out either.

It is important that cooperatives are acknowledged in high level plans such as this, but it might be advisable to focus one’s efforts on making sure they are included in more detailed sectoral development plans. However, the CDA is writing a Cooperative Medium Term Development Plan, anchored on the Sustainable Development Goals, and is confident that it can have an impact.

### Q6. Is there evidence of use of statistics on cooperatives in policy documents for relevant sectors or country regions?

The Government’s financial inclusion policy is one such plan. Its recent report, written by the Philippines Central Bank (BSP), shows a strong recognition of the role of credit cooperatives. The Bank declares its commitment to providing good statistics:

*BSP continues to advance its initiative of building a comprehensive and robust data framework that will allow it to monitor progress, identify gaps, establish priorities and craft evidence-based financial inclusion policies (BSP, 2013).*

It also shows appreciation of the need not just for the production of statistics gathered from regulatory reports, but also for information that users will also find useful that can only be gathered from a survey. It provides statistics for the number of credit cooperatives for 2012 and 2013 (showing a 7 per cent increase), and crucially is able to provide an easily readable bar graph comparing these against other providers of credit. These are good statistics, but they may not be enough to satisfy the needs and expectations of the experts in micro-finance, as shown in the next section.

### Q7. Is there evidence of use of statistics on cooperatives by world regional/global development agencies?

In order to contribute to the Government’s financial inclusion policy, in 2015 the Asian Development Bank Institute published a working paper (Llanto, 2015). It found that financial inclusion mainly comes from micro-finance institutions, which include rural banks and credit cooperatives. It went on to analyse financial statistics on the banks in some detail, but because of the lack of reliable statistics on credit cooperatives could not take them into account. This was a serious setback for anyone trying to promote

the credit cooperatives as part of a financial inclusion policy. The author's viewpoint is provided in a footnote, which is worth quoting in full:

*Unfortunately, there are no reliable data and information on the performance of credit cooperatives, and hence their contribution to financial inclusion is not mentioned in this paper. The supervision and regulation of credit cooperatives is weak and patchy. An example of weak performance is the failure to maintain an updated registry of functioning cooperatives and data on their financial status and performance (Llanto, 2015).*

As we have seen, the CDA provides a range of financial statistics on cooperatives, and the Central Bank has made good use of these in its report, but the above quote demonstrates distrust of the quality of the data (though the reasons for this are not singled out). Perhaps it is also necessary to separate out the credit cooperatives from the general cooperative statistics and provide accurate, more specialised data that will satisfy the financial services industry.

### **Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?**

The World Bank has funded an interesting project to bring electricity to rural households in the Philippines. The funding comes in the form of a \$44 million guarantee to reduce the risks to the private sector of funding electricity cooperatives. The benefits of extending distribution lines to include remote rural areas are well known; electricity supply has a significant effect on children's education and on people's ability to develop their own businesses (ILO, 2004). The project supplements an existing financial guarantee programme of the Philippines Government (World Bank, 2016b). It will be implemented by an NGO, the Local Government Unit Guarantee Corporation. Crucial to the planning for the project is data on the current performance of 20 existing electricity cooperatives. This includes the performance of the distribution lines, and the funding needed to upgrade the lines and providing new substations. The data has enabled the project to select 12 cooperatives for funding, though the rest may follow (Asian Development Bank, 2009).

No doubt this project will, in due course, provide interesting data on the impact of the extension of electricity to rural areas, through cooperatives. We have been emphasising the need for data that runs across different cooperative sectors. However, this example points to a need for statistics on particular cooperative sectors that are specific to those sectors. Utility cooperatives, just like financial cooperatives, have their own measures of success.

### **Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

In contrast to most other countries, the Philippines does not have one overarching apex organisation to represent cooperatives. Instead it has a range of organisations representing, and providing services to, the sector. The statistics for 2014 include 273 secondary and seven tertiary level organisations. The National Confederation of Cooperatives (NATCCO) is the largest, and its core service is financial intermediation. On its website, though not displayed very prominently, is a set of statistics describing itself:

*NATCCO now reaches around 3.66 million individual members coming from 840 co-ops. The 3.66 million individual members are served through the 1,653 offices located in 77 provinces and 129 cities all over the country. They are also served by more than 70 ATM branches of the Network. The 840 cooperatives have combined assets of more than P115 Billion.<sup>21</sup>*

The confederation also provides statistics for the impact of its special programmes. For instance, for the Microfinance Innovations in Cooperatives project, it provides information about the number of new branches set up, and – this is most interesting – the percentage of women members.

What this and other federations do not do is to provide statistics on the cooperative sector as a whole. The government's Cooperative Development Authority already carries out that task.

#### **Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

The Philippine Statistics Authority collects a wide range of statistics on such subjects as the economy, food and agriculture, decent work, progress made towards the Development Goals, but not on cooperatives. It looks to be highly professional, producing statistics in brief, offering an interactive database and so on. The cooperative data should be integrated into the annual surveys that are done as a matter of routine by the Statistics Authority. Then the users, both at home and abroad, can make better use of them. The CDA and the Statistics Authority are now beginning to discuss these issues.

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<sup>21</sup> See [natcco.coop](http://natcco.coop)



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## Sri Lanka

**I**n Sri Lanka, the first cooperative – the Dumbara Cooperative Credit Society – was formed in 1906. In 1911, the colonial government enacted the first credit cooperative law and took an interest in promoting the movement. Although the credit unions granted loans for agriculture, it was not until 1947, just before independence, that a drive for forming agricultural production and sales societies began in dairy, fisheries and small-scale plantations. However, at independence the dominant form was the consumer cooperative, set up during the Second World War to distribute rationed goods; by 1945 there were over 4,000 societies, supplying more than half the population with basic consumer goods (Jayaweera, 1990).

After independence, there was a burst of activity; 75 different types of cooperative were formed. They were typically small, narrow on purpose but reflecting the varied needs of the members. However, they were often not viable, with one village having seven or eight different types of cooperatives (Rajaguru, 1996). The government began to promote multi-purpose cooperatives, one for every village, which combined consumer cooperation with agricultural supply. By 1968 there were over 5,000 societies, with a total membership of 1.1 million people. But they had lost their autonomy: they had become, essentially, agencies of government for delivering rationed goods to the rural population. In 1970 they were amalgamated into 371 societies covering 10 to 20 villages each.

Government control of the multi-purpose cooperatives continued to inhibit their growth, while other types of cooperative declined under the impact of growing competition from private traders. The exception was the credit cooperative movement called SANASA, which in the late 1970s began a strong revival. The leaders of the SANASA movement were careful to keep its political autonomy, and were able to keep political influence at bay (Birchall and Simmons, 2009).

Now, according to the official statistics for 2016, there are 10,418 primary societies and 217 secondary societies and apex unions. The primary societies include 6557 credit cooperatives (SANASA societies), 358 agricultural cooperatives, 277 industrial cooperatives, 711 school cooperatives, 286 multi-purpose cooperatives, 962 fisheries

cooperatives, and 1267 in an 'other' category. There are 5.7 million members, most of whom are in the SANASA credit cooperatives or the multi-purpose cooperatives that cover the whole country except for the North, where cooperatives are beginning to be re-established after the civil war. Together, the whole sector employs over 41,000 people. The most important employer is the multi-purpose societies with their associated rural credit banks that employ nearly 24,000 people, followed by SANASA that employs around 9500 (Government of Sri Lanka, Department of Census and Statistics, 2017).

The Ministry of Cooperatives and Internal Trade is responsible for cooperatives, through its Department of Cooperative Development. There is also a National Institute of Cooperative Development that delivers training. In 2010 the Ministry of Internal Trade and Cooperatives, along with the apex body the Cooperative Council, began to discuss the need for a reform process. They recognise that the official cooperatives operate under an Act of 1972 that is in process of being updated to emphasise the autonomy and independence of cooperatives.

A new Act is needed that is guided by the International Co-operative Alliance identity statement of 1996, the United Nations Guidelines of 2001, and the International Labour Organisation Promotion of Cooperatives Recommendation 2002 (No. 193). Also, it needs to reunify a system that is fragmented by the devolution of control in 1987 to provincial councils. The proposed reform strategy includes a new cooperatives law and a programme to promote member control and good governance. Along with this should come some improvement in the collection of data on cooperatives (Government of Sri Lanka, 2017). However, progress is slow and the final outcome remains to be seen. It will not be easy to reform the multi-purpose cooperatives and their rural banks, which are still heavily under the influence of politicians.

### Q1. Who is responsible for collecting statistics?

The statistics on cooperatives can be found quite easily on the website of the Department of Census and Statistics, from information provided by the national and provincial departments of cooperative development.<sup>22</sup> There are two publications; a Statistical Abstract for 2016 has seven tables on cooperatives, while in Chapter 15 of the annual statistical tables there are two tables on local government followed by five on cooperatives.

### Q2. Are the statistics reliable and comprehensive?

The data on cooperatives come from the provincial registrars who keep the lists, but there is uncertainty about how reliable they are. There is a large reduction in the number of cooperative societies listed in the 2015 data compared to the 2014 data (10,582 compared to 14,695) and then another small reduction in 2016 (to 10,418). The gradual reduction of multi-purpose societies from 308 in 2014 to 286 in 2016 is understandable; this is an accurate reflection of a process of consolidation. However, some of the other sectors seem to have been over-reported and then an attempt has been made to clean up the register by taking out many defunct societies.

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<sup>22</sup> See [statistics.gov.lk](http://statistics.gov.lk)

Here is an example of the difference between official statistics and the reality on the ground. The number of credit unions is cited as 8,677 in 2014, then there is a sharp drop to 6,558 in 2015. In a research project carried out in 2007, SANASA leaders admitted that there were only around 4,500 active societies. The rest had (through no fault of the SANASA movement) been registered back in the 1980s during a government 'Million Housing' programme to provide housing loans, and were no longer active but were still 'on the books' (Birchall and Simmons, 2010).

The government admits that the statistics are inaccurate. The government's National Cooperative Policy explains that overlapping responsibilities of government regulators at national and provincial levels have made it difficult to obtain accurate statistics and that the reform process must put this right (Government of Sri Lanka, 2017).

The statistics are not available for the whole country. A long civil war ended in 2009, and the war and its aftermath have prevented any data from being collected in the North of the country, and from some Eastern and Central provinces. It is expected that this situation will improve. The ILO's LEED project has contributed to restoring and strengthening cooperatives in the North, though there is much still to be done.

### Q3. Are the statistics easy to find and well presented?

They are easy to find and the presentation is quite clear, though the two sets that can be found on the NSO's website contain tables on slightly different indicators, which is confusing. Chapter 15 of the tables provides the number of cooperatives, number of employees, loans granted by rural cooperative credit societies by purpose, loans granted by rural cooperative banks by purpose, and cooperative rural bank deposits, loans and pawning advances. Chapter 12 of the Abstracts provides number of societies, number of members, liabilities, assets, turnover, loans granted by rural credit societies and rural banks. The figures here are from 2009-15 (Government of Sri Lanka, Department of Cooperative Development, 2016).

Still, if we put the two sets of statistics together, there is quite a lot of financial information. Liabilities, assets, and turnover are all ordered by type, while there is impressive detail in the types and size of loans made by rural credit societies for several different purposes. The presentation is all in tables, though, and aimed at the statistically literate user rather than someone who is interested in headlines.

The statistics do not seem to be picked up on the website of the Department of Cooperative Development (at least in the English version). It would be useful if the Department were to use them as part of a general introduction to the cooperative sector. As we have noted, there has been a large and unexplained drop in the number of societies between 2014 and 2015, which would merit a commentary from the Department of Cooperative Development.

### Q4. Do they measure the characteristics that the users might be interested in?

Taken together, the two sets of statistics found on the NSO's website measure the four key indicators recommended by experts: number of cooperatives, number of members, number of employees and financial information. The data is not disaggregated by sex.

The diversity of the sector makes it difficult to classify all the types, and so there is a large 'other' category that contains 1267 societies; this situation could be addressed by further classification. The financial information includes assets, turnover, loans granted by rural credit societies by purpose, and some statistics on cooperative banks.

### **Q5. Is there evidence of use of statistics on cooperatives in government development plans?**

There is a strong political consensus in Sri Lanka that cooperatives should be supported. In the Poverty Reduction Strategy Paper from 2002, they were mentioned several times in relation to cooperative bus companies, SANASA societies and cooperative rural banks. There was even a table showing the ratio of borrowing to lending. However, this was some time ago when the need for reform was first being discussed. The aim of the reform process is explicitly so that cooperatives can contribute to current national economic policy. Despite this, cooperative statistics have not been used in the government document, Mahinda Chintana, which is concerned not just with higher economic growth but also with the quality of growth in each sector, and with sharing its benefits across 'all segments of the population' (Government of Sri Lanka, Ministry of Finance and Planning, 2010).

In agriculture, the plan is to increase production through modernising the sector and shifting to higher value-added products, but farmer cooperatives are not mentioned; it is about technological advances, government supports and the private sector. For instance, in fruit growing the report declares that there will be five new orchards of 200 hectares each, grown by the farmers in collaboration with the private sector. There is no mention of cooperatives for fruit marketing and processing, though the ILO LEED project in the North has helped establish cooperatives of papaya producers that have recently achieved fair trade certification.

Mahinda Chintana is a mixture of the old state-planning attitude of economic development coupled with private sector promotion. It is the same in other sectors. In the dairy industry, which in some countries is dominated by farmer cooperatives, there is mention only of public-private partnerships and the need for private investment in farms. In the plantation sector there is no mention of the existing cooperative marketing schemes that, though they are weakly developed, could be built upon to solve some classic distributional problems, especially when combined with fair trade. Key messages include reforming the public sector and encouraging the private sector, with no mention of cooperatives.

The development plan was written in 2010 and presented to the United Nations in 2012. There may be new opportunities for cooperatives to influence policy, but these are unlikely to be utilised unless the cooperative reform programme begins and government is shown the potential of the sector.

### **Q6. Is there evidence of use of statistics on cooperatives in policy documents for relevant sectors?**

The World Bank funded Agriculture Sector Modernization Project is a good test of whether statistics on cooperatives are used (Government of Sri Lanka Ministry of Agriculture, 2012). The project seeks to improve farmers' living standards, through

improving productivity and competitiveness. It aims to strengthen rural livelihoods and increase employment along agricultural value chains. It mentions farmer ‘producer organisations’ in the context of the low organisational level of farmers, but it does not make reference to the 358 existing farmer cooperatives. There is an opportunity missed here, since farmer cooperatives have proved themselves to be effective in improving farmers’ living standards and adding value to farmers’ produce through value chain development. Historically, farmer cooperatives in Sri Lanka have been neglected by government in favour of the multi-purpose cooperatives, which may explain why these obvious entry points for statistics on cooperatives have been overlooked. On the other hand, it might be worth considering in situations such as this, whether pre-cooperative forms such as farmer producer organisations (like the farmer clubs in Malawi) might be included in the cooperative statistics.

**Q7. Is there evidence of use of statistics on cooperatives by regional or global development agencies?**

The World Bank has a country partnership framework with Sri Lanka for 2017 to 2020 (World Bank 2016c). It is written at a fairly high level of generality, and does not mention cooperatives. The FAO’s Country Programming Framework has detailed analysis of the agricultural sector and aims to improve food security, but does not mention cooperatives either (FAO, 2012). These are more opportunities missed.

**Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?**

Since the end of the recent civil war, and in contrast with the lack of understanding of the potential of cooperatives shown by government, NGOs have been leading the field in restoring existing cooperatives and developing new ones. In the previously war-torn North of the country, the ILO’s LEED project has collected data measuring its impact in developing cooperatives (ILO, 2017c). It describes each industry sector in turn (fruit and vegetables, fishery, paddy etc.), and then provides statistics on the income generated, the number of new cooperatives organised, number of productive units built, number of members recruited, number of new jobs and self-employments created, number of households supported and so on. It is particularly good at measuring the impact on women, at pointing out the links to export markets, and noting the project’s strengthening of SMEs.

All of these types of statistical data are valuable, in one way or another, to economic development experts in showing the value of promoting the cooperative model. They could be used by the Department of Cooperatives and the National Cooperative Council to demonstrate the value of cooperatives to the policy-makers at local and national levels.

**Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

The English versions of the websites of the National Cooperative Council and the National Institute of Cooperative Development make no reference to statistics. However,

the proposed reform process will include a commitment by government to strengthen the hand of the National Cooperative Council in collecting and sharing information.

**Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

The latest draft of the National Policy on Cooperatives emphasises the need to ensure the independence and autonomy of the sector, and spells out how a changed relationship with government can be brought about at both national and provincial levels. In relation to statistics it says:

*The need to have accurate information about cooperatives will be recognized and exchange of such information and a proper information system in relation to cooperatives and their operations will be created as a joint effort of the cooperative movement and the government.*

It promises that:

*A well-functioning database for cooperative enterprises responsible for collecting and assessing statistics, data and information from all kinds of cooperatives and using them in preparing development plans and programmes will be set-up. (Government of Sri Lanka, 2017)*

As in the Philippines, a working group made up of the NSO, the cooperative registry and apex cooperatives, supported by the ILO, could be a starting point. It could ensure both the production of good, accurate statistics and their harmonisation with international standards. Progress depends, though, on this wider reform process that involves putting the cooperative sector on a sound legal basis ensuring its autonomy and independence.

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## Tanzania

**I**n Tanzania, the impetus for cooperatives first began with farmers who grew cash crops and needed to market them. The first cooperative, the Kilimanjaro Native Planters Association, was formed in 1925 under the initiative of peasant farmers. In 1932 the colonial government passed a Cooperatives Act, and in 1933 the Kilimanjaro Native Cooperative Union was founded, with 11 affiliated primary cooperatives. In 1936 a tobacco growers union began, followed by more coffee growers' cooperative unions. The Lake Victoria Federation of Cooperative Unions organized the cotton growers and was by the 1960s the largest cooperative in Africa (ILO, 2010a).

After independence in 1961, the government gave priority to cooperatives, granting them monopolies in the cotton, coffee and cashew crops. The number of primary societies increased from 457 in 1961 to 1,533 in 1966 (Gibbon, 2001). By 1968 Tanganyika (as it was then known) had the largest cooperative movement in Africa, and was third in the world after Denmark and Israel in the proportion of exports handled by cooperatives. Consumer cooperatives then began, along with transport cooperatives and savings and credit cooperatives (SACCOs). By 1967 there were 1,649 registered cooperatives with three million members (Birchall and Simmons, 2009).

However, there was not much investment in member education, and the cooperatives remained very 'top-down' in character (Banturaki, 2000). With such rapid expansion came decreased efficiency and charges of corruption and nepotism. The government took over the district and regional cooperative unions, and began to treat the cooperatives as part of a socialist economic policy. From 1969 onwards, they were turned into multi-purpose societies, fitting into the government's villagisation policy (Ujamaa) and providing agricultural production, marketing of cash crops, and consumer retailing. In 1976 the government dissolved the cooperative unions and set up its own crop authorities (Birchall and Simmons, 2010).

The crop authorities failed, and by 1982 the government had decided to reinstate cooperatives. As an ILO report comments:

*Nevertheless, the damage was already done. Cooperatives lost much of their property and highly trained manpower during the abolition, and up to now the movement has not fully recovered.* (ILO, 2010a)

From the 1990s onwards, a gradual and faltering process of reform began. An Act in 2003 finally declared the cooperatives autonomous and a Cooperative Reform and Management Programme began, helped by the ILO's CoopAfrica project (ILO, 2010b). A new Cooperatives Act was passed in 2013, and new regulations in 2015, regulating and promoting cooperatives through a Tanzania Cooperative Development Commission (TCDC) which is part of the Ministry of Agriculture, Livestock and Fisheries.

The cooperative sector remains economically weak. However, as in other countries such as Sri Lanka that have a similar experience, the exception is the SACCO movement that is expanding rapidly and is proving very popular. In 2012, there were nearly 10,000 cooperatives, of which 5,500 were SACCOs. Together they have around 1.2 million members (Government of Tanzania, 2012).

### **Q1. Who is responsible for collecting statistics?**

As the cooperative regulator, the TCDC is responsible for providing the statistics (ILO and COPAC, 2017c). Its job is to register cooperatives and SACCOs, and oversee the cooperative sector. However, it has no statistics on its website. The only statistics found are in the Annual Economic Survey of the Ministry of Finance (described below). Other sources of data include the Tanzania Federation of Cooperatives (TFC), the Cooperative Audit and Supervision Corporation (COASCO), Savings and Credit Cooperatives Union League of Tanzania (SCCULT), and the Moshi Cooperative University (MOCUs). While the data exist, they are not compiled regularly into statistics.

### **Q2. Are the statistics reliable and comprehensive?**

As in other countries that rely on statistics generated from registration of cooperatives by a government agency, there is a tendency to overestimate the numbers, not taking into account dormant or defunct societies. In 2008, ILO's CoopAfrica project cited 5,300 cooperatives with 600,000 members, but the number of registered cooperatives that year was 8,551 (ILO, 2008). The federations have a related problem that only some societies are in membership. For instance, according to figures provided by the SCCULT for 2007, there were 4,524 SACCOs with 758,829 members, but only 1,205 SACCOs are affiliated to the federation. In a report by the ILO, 8,551 cooperatives showed up in the statistics, but only 3,339 were affiliated to the national federation (ILO, 2010a). The statistics are inconsistent and sometimes contradictory with each other, and could be harmonised.

### **Q3. Are the statistics easy to find and well presented?**

The website of the TCDC has a section on statistics but it is empty. Nor is there a general description of the cooperative sector that might contain key statistics. On the other hand, the Commission has only recently been established and the regulatory function

has been located in several ministries over the last decade.<sup>23</sup> The annual report of the Ministry in which TCDC is housed, Agriculture, Livestock and Fisheries, contains references to cooperatives that have received loans but no actual statistics (Government of Tanzania, 2015). The Ministry of Finance produces an annual report that, for 2012, does have a brief mention of cooperatives. Here is an extract that provides an interesting commentary not only on the numbers but on the direction they are going in, comparing 2011 with 2012:

*In 2012, the number of cooperative unions increased to 9,964 unions from 9,695 in 2011, equivalent to 2.8 percent increase. Furthermore, the Savings and Credit Cooperatives Societies (SACCOS) were enhanced to provide more financial services to the people particularly who are in villages. The number of SACCOS increased from 5,346 in 2011 to 5,559 in 2012. Similarly, cooperative unions members increased from 917,889 members in 2011 to 1,153,248 members in 2012. (Government of Tanzania, 2012).*

This commentary is supplemented by a table that provides more systematic data. The entry is rather mechanical, coming after a table on the export of hides and before a table on the consumption of sugar, but at least it is there. It seems to be aimed at the statistically literate rather than at the general public or the interested layperson who want quick access to interesting statistics that can be used in cooperative promotion.

#### **Q4. Do they measure the characteristics that the users might be interested in?**

Of the four basic types of statistic that are recommended by previous ILO reports, Tanzania supplies two – the number of cooperatives of each type and the number of members. The number of employees is missing, and there is financial information only for SACCOS.

#### **Q5. Is there evidence of use of statistics on cooperatives in a government development plan?**

In 2005, Tanzania produced a Poverty Reduction Strategy Paper. It mentions cooperatives and SACCOS several times, and provides a budget statement for the cost of strengthening them and developing the 2003 cooperative law.

The same year, the government produced the Mkukuta report, the National Strategy for Growth and the Reduction of Poverty (with a second edition in 2010 which is substantially the same). It mentions farmer associations and cooperatives in relation to the need for good governance in society (Government of Tanzania, 2005b; Government of Tanzania, 2010). It recognises that farmers need access to micro-finance through SACCOS, and the need for an export guarantee fund for cooperatives handling farmers' produce. It talks of scaling up the work of cooperatives, along with the informal sector and SMEs. It seems that they are being treated as part of a 'level playing field' of economic actors, which is what they need. What is missing in the Strategy Paper is any recourse to evidence about the value of cooperatives through statistics.

<sup>23</sup> See [ushirika.go.tz](http://ushirika.go.tz)

The most recent government development plan is a report on progress in meeting the Millennium Development Goals (Government of Tanzania, 2014). It contains one reference to small farmers' associations but is otherwise devoid of any mention of cooperatives or SACCOs. Again, there is no use of statistics on cooperatives.

### Q6. Is there evidence of use of statistics on cooperatives in policy documents for relevant sectors or country regions?

The Government of Tanzania made clear its commitment to promotion of farmer cooperatives and SACCOs in its 'Agriculture First' report called *Kilimo Kwanza* (Government of Tanzania, 2009). Again there is not much use of statistics.

In 2010, Promar Consulting wrote a report on agriculture, forestry and fisheries in Tanzania for the Japanese Ministry of Agriculture, Forestry and Fisheries. It is one of several reports written to provide background to the Ministry when designing aid and technical assistance projects in agricultural development in sub-Saharan African countries (Promar Consulting, 2010). Given that Japan has a highly developed agricultural cooperative sector, we might expect that they would appreciate the potential of such cooperatives in Tanzania. Immediately, we see that rural households are linked to cooperative societies in the heading of one of the early sections describing Tanzania's agriculture. It draws on a household survey from 2007 that provides statistics for household incomes. This includes one on income from cooperatives. It shows that cooperatives only provide between 0.3 per cent and 0.6 per cent of farm incomes but this is a very good statistic to have (Promar Consulting, 2010). It would likely be a much higher figure if membership in producer cooperatives were accurately established.

After this section of the report, a full account is provided of the history of agricultural cooperatives in Tanzania, and some useful statistics are selected from the Government's Economic Survey of 2010. On the Government's Cooperative Reform Programme the report states:

*Even as the government proceeded to dissolve or merge weak cooperatives, it encouraged the establishment of new cooperatives, leading to an overall increase in the number of cooperatives. In 2005 there were 5,730 agricultural cooperatives, and by 2010 the number had increased 66% to 9,501. The number of cooperative members also increased over this same period, from about 750,000 to 2,200,000 members.*

It then makes use of a 2009 survey by Finscope, which is part of the work of the Finmark Trust surveying African countries to understand the financial exclusion of the poor. This enables it to comment on the extent to which SACCOs were meeting the needs of rural people, saying:

*As of 2010, Tanzania has 5,344 SACCOs and 911,873 members. Capital contributed by members was 36.8 billion TSH, savings and security deposits were 174.5 billion TSH, and loans disbursed totaled 463.4 billion TSH. The number of SACCOs, the number of members, and the amount of loans disbursed have all been increasing. Nevertheless, out of the total population of Tanzania, only 0.2% are members of a SACCO. (Promar Consulting, 2010)*

The report then goes on to provide a table on the number of SACCOs and members, amount of investment, savings, deposits and loans, again drawn from the Government's

annual Economic Survey. This report provides a good example of the use of statistics on cooperatives in policy documents.

### **Q7. Is there evidence of use of statistics on cooperatives by world regional/global development agencies?**

In 2006, the World Bank began to support a fifteen-year investment programme to support the implementation of Tanzania's Agricultural Sector Development Strategy (World Bank, 2016d). The document is a report on the first 10-year phase, which cost US\$216.5 million. This is not a policy document but an interim evaluation of a programme whose purpose was to give farmers access to knowledge, technology, markets and agricultural infrastructure, and to promote agricultural private investment.

The report refers not to cooperatives but to 'smallholder marketing associations' or 'farmer groups', and is concerned with farmer 'empowerment'. This is understandable, given the poor history of government-controlled marketing cooperatives, but it looks as if existing cooperatives that may be struggling to survive have been ignored. There are lots of good statistics on the impact of initiatives such as warehousing of produce so that farmers are not forced to sell all at once at low prices. Allied to cooperative development methods, these kinds of evaluations could be really valuable, but from the point of view of cooperative promoters this is a wasted opportunity.

### **Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?**

Cooperatives have been involved in the implementation of a programme known as Member Empowerment in Cooperatives (MEMCOOP). MEMCOOP was conceived and tested as a pilot project in Kilimanjaro and Arusha regions in 1996-2000. This project aimed at capacity building through education and action. In the Government's cooperative reform report, an interesting table was provided on coffee sales by primary societies in the Rombo District, giving amount collected, net sales and average prices. It was able to compare the average price achieved by societies using the traditional market channel with that achieved by the MEMCOOP driven societies; 600 shillings as opposed to 1286 shillings. This is the kind of statistic that stands out, and could be used to show international agencies such as the World Bank just how effective member-driven marketing cooperatives can be (Government of Tanzania, 2005a).

### **Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

SCCULT does not provide statistics on its website.<sup>24</sup> Tanzania Federation of Cooperatives has no statistics on its website, though in its front page it describes how it has 6000 member cooperatives with 700,000 members.<sup>25</sup>

<sup>24</sup> See [tanzaniasaccos.wordpress.com](http://tanzaniasaccos.wordpress.com)

<sup>25</sup> See [ushirika.coop](http://ushirika.coop)

**Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

First, the TCDC should populate the contents on its website, under the existing heading 'Statistics'. Once the statistics are available, it is possible to assess what needs to be done to improve their quality and comparability. Second, a multi-stakeholder approach could be considered, whereby all the interested parties (the Department of Cooperative Development, Tanzania Cooperatives Federation, SCCULT) work towards a harmonised set of data.

Another alternative is for harmonisation of the statistics to be made for all the countries in the East African Community at the same time. This has been made possible by a new East African Community Cooperative Societies Act that was passed in 2014, and is now awaiting assent by each head of state in the member countries. The Act was sponsored by the East African Farmers' Federation so that primary cooperatives in each country can form a regional cooperative union, and also so that individuals from different countries can jointly form a primary cooperative. The logic of this is clear; the ten countries of the East African Community are forming a common market, so it makes sense that cooperatives are able to operate across borders. The Act will establish an East African Cooperative Agency to develop the rules and regulations of the Act, and it could easily also take forward a harmonisation project on cooperative statistics.

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## The United Kingdom

**T**he UK is the home of the consumer cooperative. In 1844, the Rochdale Pioneers opened a store that became the model for a national and then a Europe-wide movement. They codified the principles that underpinned consumer cooperation, including the famous ‘dividend on purchases’. They opened new stores and in so doing invented the multiple chain, and in founding the Co-operative Wholesale Society found a way to take consumers all the way back through the value chain to manufacturing, so that they virtually eliminated profit taking. The movement’s high point was reached in the 1950s, when it had over 12 million members, 30,000 shops and 250 factories, and had a market share of 11 per cent (Birchall, 1994). Since then, it has faced intense competition from multiple chains, and is now only the sixth largest food retailer. Still, the sector has a combined turnover of nearly £14 billion, more than 3,000 cooperatives, 109,000 employees and 16 million members. The giant among them is Co-operative Group, with a turnover of £9 billion, a workforce of nearly 70,000, 3,750 trading outlets and around five million members. It has been through a bad time recently but is now on the way to recovery. After the Group come 12 regional societies, and then a large number of very small cooperatives, some of them village stores run by local communities.

Then comes a smaller worker cooperative sector: 444 cooperatives with around 94,000 employees and a turnover of £10.5 billion. There is a fast growing community-owned sector and a well established but comparatively small farmer cooperative sector. Social care cooperatives, energy cooperatives and shared service cooperatives for small businesses are also growing rapidly.

### Q1. Who is responsible for collecting statistics?

There is no single legal form for cooperatives in the UK, and so there is no single source of official statistics quantifying the sector, nor is there a statistical office that takes responsibility for gathering the data in one place (ILO, 2017a). However, Co-operatives

UK, the federation that represents all types of cooperatives, has voluntarily taken on the task and has established a systematic way of gathering the data. It uses official databases that include: cooperatives registered under the 2014 Co-operative and Community Benefits Act; those registered as limited companies of various types; credit unions registered with the Prudential Regulation Authority; and other sources, supplemented with an annual survey its own members. Co-operatives UK cleans and integrates the data before publishing it as an annual state of the sector report (Co-operatives UK, 2016). In addition, the database has now been made available as a Co-operative Economy Open Dataset that anyone can access at any time.

Because there are several sources for cooperative statistics, and because there are a variety of ownership types that are close to being cooperative in form (eg. community benefit societies, financial mutuals, community interest companies), Co-operatives UK has developed classification tools that enable it to determine who to allow into membership. Put in a more positive way, these also enable the federation to invite into membership businesses that may not have considered themselves cooperatives (Atherton et al, 2011).

### Q2. Are the statistics reliable and comprehensive?

The sources from which the statistics are drawn are a mix of government registries and the federation's own databases, and the information produced is reasonably up to date. Each entry in the database goes through an in-house assessment process based on criteria derived from the International Co-operative Alliance's principles. Cooperatives are classified according to activity sector and ownership structure; the Standard Industry Classification is used, which enables comparison with other international datasets (Atherton et al, 2011). There are 17 industry categories, and nine types of cooperatives by member.

### Q3. Are the statistics easy to find and well presented?

Co-operatives UK has in mind four different audiences: the general public, interested laypersons, statistically literate persons, and other data developers. In judging the way the statistics are presented, we have to bear in mind who are the audience.

The front page of anyone's website has to be designed to cater for the interested layperson, someone who is asking about cooperatives perhaps for the first time. On the first page of Co-operatives UK's website, the first thing you see is a statement saying what the organisation stands for:

*The network for Britain's thousands of co-operatives, **Cooperatives UK** works to promote, develop and unite member-owned businesses worth £34 billion to the economy.<sup>26</sup>*

This is a bold claim but it is well backed up by research. At the bottom of the long front page are some well-presented statistics: the number of independent cooperatives in the UK, their contribution to the British economy and the number of members. These last two statistics are presented in bar graphs that compare the figure for 2017 with figures for two years ago, showing a satisfactory increase. Below this are figures for number of cooperatives and turnover in seven industry sectors.

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<sup>26</sup> See [uk.coop](http://uk.coop)

This is a model for how statistics should be used to show instantly and effectively how important the sector is. There is one small discrepancy; the contribution to the economy is shown as £34 billion in the box but as £35.7 billion below. It is important once statistics are set up they are kept rigorously up to date. There is also a discrepancy between the total number of cooperatives (6,815) and the numbers totalled in the seven main industry sectors (5,224). This is explained by the fact that here, in the interest of clarity, the other, less important sectors are left out.

Those who want to find the full set of statistics can go to the Co-operative Economy Open Dataset ([uk.coop/open-data](http://uk.coop/open-data)). This is designed to cater for the needs of the third and fourth category of user: statistically literate persons and other data users. Cooperatives are listed, with number of members, employees, turnover, profit before tax, member/shareholder funds, ownership classification, and economic sector (ILO, 2017a). What is novel about the dataset is the way you can access it, and can call up the data in the form that is most useful for you. It can be sorted by any of the variables, and instantly a set of easily readable bar graphs, pie charts and text appears. Alternatively, the latest annual Co-operative Economy report presents and interprets the statistics. They enable instant comparison of the last five years, so that trends are made clear. They include vignettes of interesting cooperatives within a mini-report on each type. The report ends with a list of the largest ten cooperatives in rank order.

#### **Q4. Do they measure the characteristics that the users might be interested in?**

The statistics provided on the front page of the Co-operatives UK website include those most easily understood by readers. They focus on number of cooperatives by type, number of members, and turnover rather than more complex financial indicators such as assets or equity. The seven industry sectors chosen are: agriculture, housing, retail, sports and leisure, health and social care, energy and environment, and creative industries.

The 'Co-operative Economy' report is well presented and easy to read. It is only when one gets to the full Open Economy Dataset that the number of indicators becomes more complex and specific, but because it is open and any indicator can be chosen as a sorting tool, users can choose to generate the kind of data they are interested in.

#### **Q5. Is there evidence of use in a government development plan?**

UK Governments do not really prepare development plans. There is a new government industrial strategy being written, but whether cooperatives are included remains to be seen.

#### **Q6. Is there evidence of use in policy documents for relevant sectors or country regions?**

The Financial Inclusion Commission is an independent body of experts drawn from politicians, senior managers, national regulators and so on, whose aim is to champion financial inclusion as a public policy priority in the UK. The starting point for its deliberations is that over two million people still do not have a bank account (Financial

Inclusion Commission, 2015). Credit unions have enjoyed quite a lot of support in the last few years from UK governments of all parties and from other influential policy actors. For instance, governments have provided a £74 million Growth Fund for credit unions, followed by a £38 million Expansion Project, and the Church of England has set up an Archbishop's Task Group on Credit Unions and the Financial Sector.

The report calls for the Government to lift an interest rate cap on credit unions, and recognises the need for credit unions to organise a shared infrastructure for direct debit payments. It quotes a lending figure for credit unions over a two-year period of £676 million that is derived from evidence received from the Association of British Credit Unions. This use of statistics shows just how important it is for cooperative federations such as the Association to be able to provide this when asked to help in the policy process.

### **Q8. Are new statistics being generated by cooperative development agencies and NGOs working with cooperatives within the country?<sup>27</sup>**

In the UK it is Co-operatives UK and the various federations and specialised agencies that are in membership who do the promotion and support of cooperatives. A good example of the generation of new statistics is the Cooperative Census that was carried out in 2016. Co-operatives UK sent all its members a questionnaire asking for detailed information. Its purpose was to get answers to some searching questions about how cooperatives were faring, what they felt was working and what were the challenges. Looking to the future, it asked where they would like to be and what they needed to get there. The results of the Census formed the basis for a National Cooperative Development Strategy that will help to strengthen and expand the cooperative business model.

### **Q9. What use are apex cooperatives making of their own statistics in promoting the sector?**

Co-operatives UK has always incorporated its annual statistics in the broader, more campaigning 'Co-operative Economy' report that feeds into its annual conference. More generally, whenever it puts out press releases or more specialised reports one sees the same use of the statistics to position the cooperative business model in the national economy and to drive home its wider significance.

In 2017, Co-operatives UK launched a National Co-operative Development Strategy. It draws on evidence collected over a two year period through the Census, and focuses particularly on three sectors for which cooperative solutions need to be found: supporting freelancers to come together in the 'gig economy'; meeting needs for social care through new cooperative models; and new digital ventures or 'platform cooperatives' (Co-operatives UK, 2017). One of the targets for the next 20 years of the Strategy is to provide evidence of positive social and environmental impact. Here there is a similar stress on measuring the success of new projects that is found in cooperative development agencies working in low-income countries.

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<sup>27</sup> Question 7 is not really relevant here

One important feature of the way statistics are presented is the use of social media. Co-operatives UK's IT Programme Leader says 'This is now, probably, the single biggest channel by which our data is consumed'.<sup>28</sup> This means using video as much as the written word. Here are two examples. The *Reimagining the Economy* video presents a simple message of what is wrong with the economy, and how cooperatives can help 'reimagine' it with an alternative vision that enables people to meet their own needs. Towards the end of the video, it uses three simple statistics to link the message to the cooperative sector: owned by 14 million people, employing 226,000 people, and contributing £36 billion<sup>29</sup> a year to the economy.

These are three of the four base line statistics identified in previous studies, the other being the number of cooperatives. Yet they are used here to great effect. When it was released, the video had 28,000 views. The second video is much shorter, more factual, and it also includes three of the four baseline statistics. It has had more than 8,000 views so far.<sup>30</sup>

It is important to note that these videos are not one-off productions but are part of the cooperative development strategy.

An example of a more conventional output aimed at the general public is an article in the Times newspaper (The Times, 2016). Headed 'State of the sector report', it tells a statistical story of a sector that is growing strongly. It presents all the usual statistics, in both text and graphics, but also includes a snapshot of the cooperative share of four industry sectors, and a list of the top ten by turnover. It draws on five years of statistics to show trends. This is really important as, at the time of writing the article (June 2016), the largest consumer cooperative, Co-operative Group was in recovery from having made serious losses in 2014. The story is that, despite this setback, the movement is growing strongly across the board.

#### **Q10. What improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers?**

It is not easy to see how Co-operatives UK can become more effective in influencing policy-makers. It is a kind of gold standard in this respect. A challenge remains, though, for the cooperative sector to persuade the government's Office for National Statistics to produce the statistics on cooperatives.

<sup>28</sup> Personal communication with Paul Murphy of Co-operatives UK

<sup>29</sup> See <https://www.youtube.com/watch?v=NNydlvE5vKw>

<sup>30</sup> See <https://www.youtube.com/watch?v=Jva9iMPRPow>



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## Findings and recommendations

**M**any of the earlier reports on statistics on cooperatives have focused on their production, while this report is about their use value. A statistic is like any other type of information, being a product that does not get worn out with use and – once it is out in the public domain – becoming free to everyone. It has no value until it is used, but its use depends on the value that the users put on it.

The use value of a statistic depends on whether the potential users realise they need it, and then on how easy it is to find. All searches for information come at a cost (in time and energy if not in money). Apex cooperatives have a duty to make sure that the cost is kept low, thus increasing the likelihood that the statistic will be used. Even if a set of statistics is available on a government website, if it is not easy to find then cooperative promoters have to take ownership of it and make it available at lower cost to the user.

The use value also depends on whether, once the users have found the statistics, they find them easy to understand and use, and they are convinced that – like any other product – its quality is good.

It is customary, when writing a case study of a country that we set the scene with a short introduction to the history and current situation of cooperatives in that country. In doing so, one is made aware of being a ‘user’ of statistics on cooperatives. It was sometimes a frustrating experience. One would expect that basic descriptive statistics would be easily available on the website of an apex cooperative, and they are for the two high-income countries that are reviewed here, Canada and the UK. One would expect less in the case of low-income countries that do not have the resources. For Malawi one had to make do with rough estimates by researchers, and for Tanzania with one table in a Ministry of Finance report. For Costa Rica and Iran the statistics were there but there were language problems, while for Sri Lanka and the Philippines the statistics were there but all together, and not in the ‘headlines’ that the occasional researcher needs. Whatever the state of play regarding the production of statistics, someone – an apex cooperative or a government department of cooperatives – should provide an up to date description of the cooperative sector on their website.

## Findings from the case studies and recommendations

The first question asked in the report is a simple one: in each country, who is responsible for collecting statistics, and are they doing it? The recommendation is:

- 1. Government National Statistical Offices should provide accurate, up to date statistics on cooperatives**

Supposing the NSO does not do it properly? In Canada for financial cooperatives and in the UK for cooperatives in general, the apex cooperative has taken on the task, but sometimes the apex does not have the resources or expertise. The recommendation is:

- 2. Users of statistics on cooperatives should engage with government cooperative agencies and national statistical offices to provide good statistics that meet their needs**

The next question was whether the statistics are reliable and comprehensive. In three of the case study countries – Iran, Costa Rica and Canada – the statistics on cooperatives (provided by NSOs) were. In the UK, government statistics have to be compiled by the apex cooperative. In the four other countries, the problem is that the register of cooperatives is not kept up to date and dormant or defunct cooperatives remain on the books. Annual surveys are attempted, but low returns compromise their integrity, and it would help if the costs of responding to a survey were lowered, for instance through the use of online reporting methods. The recommendation is:

- 3. Apex cooperatives should engage with the data providers to find low cost ways of keeping the data up to date and ensuring its quality.**

The next question was whether the statistics are easy to find and well presented. Users require statistics to be easy to find. Not many of them have the time to ferret out tables on cooperatives from obscure government reports. Nor should they have to work hard to make sense of the data. In six of our case study countries they are relatively easy to find and to interpret, particularly when tables are supplemented with simple graphics such as bar graphs and pie charts. In Malawi they do not exist, while in Tanzania they may exist but are not readily available. The cost of producing accurate data from which statistics are generated is very high, but the cost of making them available on a website or disseminating them through social media is very low. In turn, the cost to the user becomes lower, which increases the chance that the statistics will be used. The recommendation is:

- 4. A set of guidelines is needed on how to make statistics readily available to the users, so that they are easy to find and interpret.**

The next question was whether the statistics measure characteristics that the users might be interested in. Generally speaking, they do. For instance, most of the producers were able to break down membership into male and female categories and by type of employment. Credit union sectors were able to provide several important measures of financial success. What stood out in the statistics from four countries (Costa Rica, Iran, Philippines and Sri Lanka) was a confusion of categories that made interpretation difficult. The way they categorise cooperatives makes sense in the context of each country but makes much less sense to the outsider, and also prevents a direct comparison with

other types of business. Previous reports in this series have found that they need to conform to some internationally comparable standards in order to be really useful. The recommendation is:

**5. Statistics providers in each country should work together to develop international standards, so that their typologies of cooperatives become comparable**

Now we turn to some of the potential users of the statistics. Is there evidence of use of statistics on cooperatives in government development plans? Some of the plans are at a high level and is not realistic to expect cooperatives to feature in them; this was the case with plans identified for the Philippines, Sri Lanka and Tanzania. In Canada and the UK, governments do not really go in for ‘top down’ development planning. In Costa Rica and Iran, and also Quebec province in Canada, the opposite was found; cooperatives are fully integrated into government planning. In Costa Rica and Quebec they benefit from being part of the social economy. In Iran, statistics on advancing cooperatives are among the key indicators, but descriptive statistics do not seem to be needed. The importance of cooperatives is taken for granted.

When it comes to sectoral or regional planning, we find plenty of evidence of plans mentioning the importance of cooperatives in policy-making. They vary in the extent to which they use statistics to back up the claims. There are three main entry points for statistics on cooperatives: in the development of farmers’ livelihoods, in the provision of financial services for the financially excluded, and in the promotion and development of SMEs. In some countries, there is also reference to extending rural distribution networks through electricity cooperatives, developing tourism through cooperatives, and providing irrigation through cooperatives. However, the study has shown repeatedly that opportunities have been missed. The recommendation is:

**6. Cooperative promoters should identify entry points at an early stage in the consultation process for new government policies, and make sure that they use the statistics that are available to good effect.**

When it comes to regional and international development banks or some of the UN agencies, there is often little reflection on cooperatives. When they are mentioned, the attitude varies. In the Philippines a World Bank report would not take into account credit cooperatives as the author deemed the government data unreliable. In Tanzania, a World Bank project referred not to cooperatives but to ‘farmer associations’, while in Malawi, the potential of credit cooperatives was fully appreciated. The recommendation is:

**7. If international agencies are to take cooperatives seriously it is necessary that the highest quality statistics are made available.**

The next question was whether development agencies and NGOs working with cooperatives in each country are generating new statistics. They are doing this, because they have a particular interest in measuring the impact of their intervention in order to justify their funding. The data is often extensive and of high quality, though obviously it is limited to the geographical area or the specific target group that the agency is working on. However, the resulting data could be much better used in promoting cooperatives

more generally at national level, either by apex cooperatives (where they exist) or by government cooperative agencies. The recommendation is:

- 8. Agencies working with cooperatives within a country should be encouraged to disseminate the data they generate to national level statistics providers.**

The next question concerned the use that apex cooperatives are making of their own statistics in promoting the sector. In six out of the eight case study countries, there is an almost total lack of appreciation of the value of the statistics that they have got. It is as if they are so used to looking inwards to their own members (who of course know a lot about the subject already) that they have forgotten that outsiders need to know what is going on. Canada is an exception, as the apex organisations all use statistics to good effect. The UK is a model that can be followed, or at least aspired to. Here, the apex generates its own statistics in an annual report that is then used as a campaigning document to raise the profile of the cooperative business model. It goes further, carrying out surveys that provide qualitative information about the experience of being in a cooperative, and tracking changes in public opinion towards cooperatives over time. It keeps in mind the different types of user and uses the statistics so as to achieve maximum impact. The recommendation is:

- 9. Apex cooperatives could learn from each other about how to use statistics more effectively in a well thought-out communications strategy**

Finally, we asked what improvements are needed so that the statistics on cooperatives become more effective in influencing policy-makers. In Tanzania, the Philippines, and Sri Lanka, a working group of experts should engage with the data producers to improve the quality and consistency of the statistics. Other countries such as Iran, Costa Rica, Canada and the UK have got it largely right, and so there are plenty of good models for how to do it. The recommendation is:

- 10. Where statistics on cooperatives need improvement, a working group of experts could be formed to work with the national statistical office to make those improvements.**

### Looking forward

In this study we have asked questions about the use value of statistics on cooperatives at country level. However, since the Millennium Development Goals were first formulated in 2000, cooperatives have been on a world stage (albeit as one small player among others – see ILO, 2004). Now, with the Sustainable Development Goals setting the global agenda for development, statistics from each country can tell a story that has global significance. In order to demonstrate the potential of cooperatives, their achievements must be measured. Cooperative indicators need to be made available, in a format people can understand, and based on data they can rely on. These need to be linked to the indicators of the Sustainable Development Goals, in relation to the goals that are most relevant to cooperatives. New measures of cooperative performance need to be created, to provide evidence of the impact on the targets, compared to the impact of other types of enterprise (Schwettmann, 2014). That way, the contribution of cooperatives to sustainable development can be measured and better recognised.

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