

Co-operative associations in North America

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Case Study
2020 | 02

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Trott, A. (2020). Co-operative associations in North America. *International Centre for Co-operative Management Working Paper and Case Study Series 02/2020*.

Based on the capstone paper for the Masters in Management Cooperatives and Credit Unions. Sonja Novkovic, Advisor and Suzette Snow Cobb, Cooperative supervisor

Abstract

This paper addresses the challenges and successes of co-operative associations in Canada and the United States. Around the world, consortia and associations make considerable gains in innovation, legislation, resilience, development and education among other features of co-operative impact on economic and social change. However, in North America, support and participation in associations lags behind those in Europe. Using key informant interviews and case studies of associative activity, the paper assesses the impact of national and regional federations. Co-operative leadership, interco-operation, shared resource pools and adherence to the co-operative principles among select associations in Canada and the USA are explored, as well as the barriers to associative activity. Assessment of current impact, and the potential to enhance impact of co-operative associations is discussed, with focus on improved coordination, shared services, a common participation measurement rubric and a surplus allocation strategy.

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List of Acronyms and Participant Associations

Acronym	Organization
CCIF	Canadian Co-operative Investment Fund
CICOPA	International organisation of cooperatives in industry and services
CWCF	Canadian Worker Co-operative Federation
CMC	Co-operatives and Mutuals Canada
ICA	International Co-operative Alliance
FSC/LAF	Federation of Southern Cooperatives/Land Assistance Fund
NCBA	National Cooperative Business Association CLUSA
NRECA	National Rural Electric Cooperative Association
NFCA	Neighboring Food Coop Association
NYCNoWC	New York City Network of Worker Cooperatives
USFWC	United States Federation of Worker Cooperatives
VAWC	Valley Alliance of Worker Co-operatives
VCBA	Valley Co-operative Business Association
WCBDI	Worker Cooperative Business Development Initiative

Introduction

The Co-operative Movement is a contested terrain: powerful local vested interests, governments, academics, political movements, debate it and seek to expropriate it. (Davis, 2018)

Co-operatives exist in a landscape populated by barriers and competitors, many of whom are as well capitalized as they are well versed in influencing education and media. World-wide inequities, violence, imperialism, climate change and other systems of oppression loom over discussion, strategy and governance all while a globalizing economy consolidates capital and power to benefit fewer and fewer people. Co-ops will have to draw on all assets, networks and resources to engage membership and employ the co-operative advantage. Natural and organic foods, once solely found within the providence of food co-ops, are now big business and dominated by multinational corporations such as Walmart and Amazon. Dignified jobs and worker participation find more popular connection to “shared capitalism” and non-profits, over a model that actually places them at the helm. Housing co-ops struggle in purchasing property over the bids of developers. Farmer co-ops strive to embrace healthy produce and diversity in ownership amidst an industry where mono-cropping, exploitation and constantly shifting regulation toward “big ag” reign.

Co-operatives have a history of acting together to address larger social and economic issues. One co-op alone, while able to serve the needs of its members despite these large-scale issues, cannot change them alone.

Associations provide an opportunity to participate in a system of support built for co-operatives’ long-term survival and success. However, despite successes of associations and frequent citations of co-op complexes like Mondragón, the Emilia Romagna region of Italy and others, the role of associations in North America is less prominent. Those associations that exist face fragmentation, lack of coordination, disparate funding mechanisms and governance models.

Information about associations is also a barrier. While associations excel at raising the profile of their members and serving them in numerous ways, their own impact is often not compiled and even more rarely promoted. “We have a lack of knowledge because the research on federations

has been rather weak” said Johnstad, a pioneering co-operative researcher, in 1997 (p. 57). Though he wrote over twenty years ago and some literature regarding associations has since been published, those in the U.S. and Canada typically remain overlooked.

Meanwhile, associations serve members in a variety of manners, over differing geographies, across sectors delivering development support, legislation, marketing, shared services, peer-to-peer support, education and more. This research is meant to assess the structures and activities of associations to build a better understanding of their international context, successes, barriers, and potentialities. Interviews and data from ten key participant associations in North America constitute the findings (See Appendix A). Participants range from small, single sector groups with no staff to national cross sector umbrella organizations with hundreds of employees.

I begin with an introduction to co-operative structure and identity. Next, I address existing literature and research and list successful characteristics of international associations and consortia. I discuss the methodology and the findings of the research that includes a typology. The typology is followed by amalgamated data, barriers to membership and successes. Conclusion follows, with potential activities for associations in North America and next steps for research.

Co-operatives: Identity, structure, and freedom

“The earliest sign [of demutualization] is a co-operative that sees being a co-op as a problem, not a solution.” (Couchman and Fulton, 2015, p. 5)

Co-operative structures embrace an on-going balance and belief in humanity to meet need over profit and give voice to stakeholders. Laurinkari said co-operatives have “social political scientific basis” and a dual nature as social entities that pursue economic ends (1986, 2, p. 306). He continues, saying interco-operation “has a great importance” and “contributes to implementing solidarity in practice” (ibid, p. 312).

The Blueprint for a Co-operative Decade establishes co-operative principles and values as not “bolted on” to conventional business, but as authentic means to secure moral and economic authority (ICA, 2013, pp. 19-24). The principles and values, said Mazzarol, “are the foundation of what constitutes a clear ‘identity’” for co-ops which guide members and management to dual victories of social and economic success (2015, p. 6). While the co-operative principles and values

are less than universally embraced, this serves as a missed opportunity for a lively debate that would develop a more engaged co-operative community using a better connected foundation that would form more concerted activity. We will see that the co-operative associations researched see the strength in these values and principles.

Co-operative associations in the literature

The most important step in the history of the consumers' movement, after the founding of the Rochdale type of society, was the setting up of federal organizations controlled, not by individual members, but by consumers societies. (Carr-Saunders, Florence and Peers, 1938 (in Johnstad, 1997, p. 52)

Since the dawning of the millennium, and after Johnstad's seminal piece, associations have been attributed with numerous and diverse benefits to co-operatives that increase their access, impact, profile, resilience and survival rates. Smith concluded in 2001 that networks internalize challenges to co-ops entering the market and experiencing externalities that require coordination of scale and scope beyond the individual co-op (p. 1). Federations and associations are hailed as having dynamic adaptability (Novkovic and Holm, 2011). Associations provide a strategic advantage for innovation, social networking and increasing survival of co-operatives according to Novkovic (2014). Associations feature important participation and governance innovations like "networked governance" which provide a more efficient manner of gaining input from co-operatives to create nuanced responses to complex issues (Miner and Novkovic, 2015, p. 19).

Federations are a fascinating mechanism in the co-operative movement that safeguards mutual benefit through interconnectedness among co-operatives. (Miner and Novkovic, 2015, p. 116)

Literature shows that co-op associations provide crucial resources to create an educated, engaged co-operative leadership in two important ways. Firstly, associations form a source of "mimetic isomorphism" which provide co-op principles aligned responses to challenges of co-operative enterprise that are adoptable by members of other co-ops (Nilsson, Svendsen and Svendsen, 2012). Secondly, associations provide resources, participation and employment opportunities which retain talent and leadership in addition to that of particular co-operatives. Co-ops and credit unions form a "field of social action and opportunities" for association where "leadership and management could be turned into a genuine profession" (Davis, n.d., p. 1). Associations

unite underserved or overlooked co-operatives in order to amplify voice. Gordon- Nembhard explores the often-ignored history of African-American co-operatives and their associations including the Young Negro Co-operative League (YNCL). The YNCL featured youth and women leaders like Ella Jo Baker and worked toward the “elimination of economic exploitation and the transition to a new social order” whose impact only grew during and after their co-operative activities (Gordon-Nembhard 2014, p. 123).

Impacts of associations and international context

“The role of national co-operative federations is well documented. Their functions span a range of services, such as to support entry, reduce exit, sustain democratic ownership and control, solve organizational problems, explore joint ventures and strategic alliances, innovation and technology transfer, finance, mitigate risk, and employment policies.” (Smith, 2004, in Novkovic, 2014, p. 62)

Mondragón Cooperative Corporation with its 81,000 members in 264 co-operatives earning 12 billion euro annually is easily among the most popular associations (Mondragón, 2020). Italian co-operatives, specifically those of the Emilia-Romagna region, have been a common focus in literature (Menzani and Zamagni, 2010). As a framework of association practice, Italy has three central associations representing differing political leanings, differing industries or both. Four associations count 39,000 co-ops as members - producing 90% of the sector's revenue and 88% of employment with 12 million members (ibid).

...promoting cooperative values; economic development; democratic management; and inter-cooperative relations. It is also responsible for leading public policy debates on issues such as well functioning markets, social cohesion, equal opportunity, the integration of new migrants, working rights and protecting the environment. (ibid, p. 31)

From these mandates on the national level, regional “meso-level” associations connect grassroots co-ops to national level governance, direction and dialog. The role of regional associations is to:

...represent cooperatives vis-a-vis the regional and local government and in industrial relations matters. The regional bodies promote new cooperatives and inter-sectoral cooperation and ensure their activities are aligned with the national strategy. (ibid)

Ground-breaking though they are, Italian associations cannot be the only focus. Overlooking associations in other countries and regions ignores the myriad critical roles associations have, playing into a scarcity of the model. Second, overlooking associations beyond Europe feeds a false narrative that using a true co-operative structure among co-operatives with co-op leadership and co-op funding can only happen in countries with particular cultures and histories.

Associations the world over exhibit success. The International Co-operative Alliance (ICA) shows how associations collaborate effectively, as for example in delivering on the United Nations Sustainable Development Goals (SDGs). Indicators that measure co-operative specific data, say democratic engagement and pay equity instead of profit and gross domestic product, would highlight co-ops as the SSG Guidebook shows (2016, pp. 20-23). Associations have positive impacts on life expectancy, decreasing inequalities, transformational environmental justice and societal health issues (Raworth, 2014). Back to evidence from Europe, Erdal showed that communities with co-ops coupled with associations correlate with positive psychological societal health, less crime and a “pro-social” attitude (2014). Mondragón's Caja Laboral Popular and Italy's Law 59/1992 show that co-ops can fund their own development with effectiveness and success all while featuring member democracy and co-op leadership (Smith, 2001, p. 5; Ammirato, 2018, pp. 14 and 23). In Italy, from supporting the creation of an entire sector, social co-operatives (Ammirato, pp. 122-132), to the administration of funding mechanisms and forming of consortia (Zamagni, 2006, pp. 20-23), associations can unite the voices of co-operation through legislative activity in support of their members.

Methodology

I developed a list of key informants in co-operative associations in the United States and Canada. Time constraints limited the number of participants with a regretful lack of Mexican associations. Select associations were chosen in order to discuss core objectives: cross sector associations in both countries; national single sector collaboration in both countries and the collaboration between regional and national associations both with single sector and across sectors in the United States. Of the thirteen associations identified, ten participated (see Appendix A for a participant list). The research yielded nine interviews with representatives in those associations in the U.S. and Canada.

Co-operative association typology

Associations can vary from a voluntary group of two co-operatives working together to impact a piece of local legislation to a national or world-wide organization with hundreds of employees, committees and activities. They can be formed to achieve a particular goal, such as crafting policy or can have a palette of activities from insurance or marketing, access to raw materials or utilities. Associations may be a co-op of co-ops with a democratically elected board with staff and federative partnerships with other associations. They can also be a non-profit or member organization whose mission is serving a sector of co-ops, the co-ops of a particular geographical region or both. Understanding the goals, participation and structure of a co-op association is important for us to understand their work.

Johnstad describes a spectrum for participation and power in associations. On one side, networks are “looser alliances” where members may make contracts but do not have a central organization into which activities are “fused” or planned (1997, p. 48). On the other side, more integrated federations are formed when co-operatives create a “common unit” to promote common interests or to focus on long term issues (ibid). While additional management of the common unit can at times be taxing, co-operative and member participation in these components provide unique and important connections among members as well as between members and their common unit.

Funding matters, too, as capacity, accountability, participation, leadership and other aspects hinge upon resources and expectations. In some cases, the majority of funding of an association come from members while others are majority grant funded.

The participants show the breadth of associations ranges drastically. One participant organization in the study had a 2018 budget of \$5,000 focused on legislative, marketing and coordinating activities with no staff and is incorporated as a co-op. Another has hundreds of employees under a non-profit structure. Both deliver value but do so in different ways and with different long-term goals and varying participation from members. How we assess associations will depend on both how associations meet their own goals as well as the larger goals of building a co-operative economy with a clear identity, strong interdependent co-operatives and engaged members.

To assess the associations in this study I used Johnstad's dialectic of networks and added sources of funds and whether they had programs that built the co-op movement as a whole.

Table 1: Typology of Co-op Associations in North America

Association	Sector	Geography	Johnstad Spectrum*	Co-op Movement	Sources of funds
Canadian Worker Co-operative Federation (CWCF)	Worker	National (CAN)	4		7.5% dues, 65% fee for service (only to members), 27.5% loyalty patronage, sponsorships
Co-operatives and Mutuals Canada	Cross sector	National (CAN)	3		88.5% dues, 2.5% grants, 9% registrations and other
Federation of Southern Cooperatives/ Land Assistance Fund	Cross sector	Regional (Southeast U.S.)	4		90 % grants, 1% dues, 9 % revenue from programs & facilities
National Cooperative Business Association (NCBA-CLUSA)	Cross sector	National (USA)	3		1% dues, 1% fees, 98% grants
National Rural Electric Cooperative Association (NRECA)	Electric	National (USA)	4	Yes	15% dues, 28% fee for service, 6% grants, 50% other
Neighboring Food Co-op Association (NFCA)	Food	New England and New York	4	Yes	75% member dues, 7% income from products, 18% grants and other
New York City Network of Worker Cooperatives (NYCNoWC)	Worker	New York City	3	Yes	10% dues, 90% grants (from NYC City Council funding since FY2015)
US Federation of Worker Cooperatives (USFWC)	Worker	National (US)	2		25% dues, 33% grants, 1% fees, 41% other
Valley Alliance of Worker Co-operatives (VAWC)	Worker	W. Massachusetts and S. Vermont	4	Yes	50% member dues 30% affiliate contribution 20% event income, sponsorships
Valley Co-operative Business Association)	Cross	W. Massachusetts and S. Vermont	2	Yes	50% dues, 50% marketing activities

* 1=loose network (no dues or common unit), 5=complex common unit (with dues and common unit)

Findings

I present the data in three sections: aggregate data, barriers to membership, and successful programs. Aggregate data include the disparate variation in associations. The research shows barriers like gaps in coordination with other associations, clarity in understanding associations, and a lack of a culture of association and accountability with development agencies. Successes

of associations were in amplifying voice, education, coordination, peer-to-peer support, development and legislation. In studying successes, the research uncovered a broad level of commitment to the co-operative identity and member-led structure which I pose as the formulation of a co-op led value creation system.

Aggregate data

Associations in this research show a broad range of resources, goals and structures. Two associations had five members or less while others have over 1,000. Two associations had either no staff or part time staff while two others had over 700 employees. Annual revenue ranged from \$5,000 to hundreds of millions of dollars and the member dues portion of revenue ranged from 1% to 89%. Density of membership – the percentage of members compared to the number of all potential members – ranged from 5% to 98%. Six of the ten associations studied were founded after the year 2000 with one association celebrating their seventh decade and another a century. The nine associations aggregated impact counts a total of 2,223 member cooperatives, employed 1,550 people and earned \$304 million annually in 2018. Also in 2018, they allocated \$2.8 million in patronage, \$170,000 in charitable contributions, and paid \$511,000 in taxes.

All associations reported educational activities with a range of 1% to 30% of resources allocated for this activity. All associations also reported legislative activities with a range of 1% to 15%. Marketing exhibits the same percentage range as part of activities. Pay ratios range from 1:1.5 to 1:36 with most associations paying a living wage while offering paid time off and retirement benefits. Nearly all participants had programming that supported the co-operative economy as a whole, although participants like NFCA and VCBA were particularly active in this regard driven by a commitment to cross sector collaboration and broad partnership strategies.

Barriers to membership

Unfortunately, the approach or response that some co-ops have when they experience economic hardship is to withdraw from association... to reduce expenses rather than invest in the relationships that can help them navigate their way out of the situation. (Erbin Crowell, 2019)

Co-operative associations in the study face shared challenges with members' dues, awareness, member expectations and lack of clarity in understanding the role of associations. Associations must create a balance in working with a diversity of thought in how members act interco-operatively or individualistically. Coordination across associations and the role acceptance important to it proves difficult as does support from development agencies and paid professionals.

Awareness

“Awareness of who we are” Snow Cobb (2019), President of the Valley Co-operative Business Association (VCBA), said immediately when asked about barriers to membership. “We lack sufficient brand awareness” stated Benson Silva of the New York City Network of Worker Cooperatives (NYCNoWC), and “basic transparency in what we're doing” (2019). Building awareness and of what association support is available is often superseded by public relations efforts and marketing of member co-operatives, making the creation of a communications strategy for an association's own profile difficult.

A further complicating factor is that research and international examples show that communicating goals and activities cannot be static. Needs of co-operatives change over time with changes in the environment, economy and society. NFCA, for example, had a founding vision to be “oriented around a healthy, just and sustainable food system” but as the association matured this sole goal did not address critical components of “shared growth, innovation and success” which have more “focus on collaboration, education and partnership” (Crowell, 2019).

Valuing interco-operation versus an individualistic approach

It's a different attitude. The mainstream attitude in the economy is the entrepreneurial idea of coming up with a cool new idea that's yours and selling it, and that's what success is. (Erbin Crowell, 2019)

Multiple participants spoke of a lack of associative history or context and discussed the issues of creating a culture of association in today's North America. According to Snow Cobb, co-ops in VCBA's area “don't have a history or culture of association...we've fostered some but there is not

a history of it and this is one of the biggest barriers” (ibid, 2019). Esteban Kelly of the USFWC explains:

You are a start-up workplace and your dues are \$200 for the year and we are giving you all that money back in discounts and services. This actually isn't about economics. What those barriers are is really nuanced and I'm realizing now a lot is really cultural.... American culture, the culture that developers work in, the cultural expectations they set up, small business culture...On the left it looks like a DIY autonomist separatist nature and on the right it's more of this neoliberal argument. I think other cultures have more solidarity. It's not aspirational, it's just something you do...the default is to plug into the institution. (2019)

Two sets of pressures seem to be squeezing associations from two opposite sides; successful co-operatives feel they do not need to associate to gain value, while struggling co-operatives feel they cannot afford it. Ironically, individual co-op success can lead to less association, as cooperatives believe they can meet their needs alone.

Lack of coordination

What does it mean to have a cohesive strategy for how we're scaling worker co-ops as a model for the sector but also the approach, the solution, in this country? (Esteban Kelly, 2019)

Nearly all participants, be they single sector or cross sector, spoke to the lack of coordination and the desire for more of it. Lack of coordination led to unaligned and at times conflicting goals that are difficult to process for associations and confusing for their members. Partnering effectively with regional associations like VAWC and NYCNoWC is a leverage point for the nationally-based USFWC to gain participation and alignment in goals. Balancing expectations of relationship building on a national level is difficult:

I think that at times they [the USFWC] don't have the capacity or time to cultivate the relationship in all the ways that us as a local partner would want them to show up...There could be better coordination and communication. Trust has been eroded in some instances. (Pablo Benson Silva, 2019)

Shapiro, Benson Silva's coworker, considers the challenges of uncoordinated roles of associations:

Yes, there is definitely duplication...Membership based approach organizations don't get the resources of the non-profit approach...What do you do between the local and the national? I also have this concern about there being so many different kinds of networks and it's confusing for members. Do they understand the difference between NYCNoWC benefits and CEANYC [a local cross sector association] benefits and US Federation [USFWC] benefits? How do we create autonomy but also connection? (Tamara Shapiro, 2019)

Kelly recognized the challenge of coordination in the U.S. worker co-operative sector and he took time to pose “questions on what we can and should be doing together”:

What are the ways that local groups can work with each other for better efficiency and political or co-operative impact? What are the ways those groups can work similarly with a national organization? Where those conversations start people are quickly unlocking things like shared recruitment, joint marketing. (Kelly, 2019)

CWCF would like to see more dialog for regional interactions and national discussions on co-op development and is, as an example, seeking to partner with the fund management of Canadian Cooperative Investment Fund (CCIF) on worker co-op applications (Corcoran 2019).

Role acceptance and resource sharing are key to coordination. For example, Corcoran suggested regional and single sector associations aggregate the activities and strategies of multi-purpose provincial associations because they are close to development in their sector. The national would coordinate and promote on national issues. Desire for improved communications between local and national associations demonstrates the tension that can arise from lack of coordinated decisions. Interviews show the possibilities and that associations are thinking about and addressing coordination.

Tensions between development agencies and associations

“You're at the whim of the administration. If you're not intentional, it can make you stray away from the mission.” - Cornelius Blanding, Executive Director, Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF)

If you read co-operative history... independent federations, leagues and associations have been the drivers of successful, sustainable development of co-operative complexes. But these structures are generally undervalued in models that replace association with grant funded development and nonprofit agencies. (Erbin Crowell, 2019)

A puzzling fact of U.S. co-operative development is the disconnect between the referencing of co-op led complexes like Mondragón and those in Emilia Romagna and the forming of structures that developers claim reflect them (Wellspring, 2019; Evergreen, 2019; Westcott and Wolff, 2016). The Italian and Spanish models are predicated on co-operative funding, co-operative participation and co-operative leadership. Where the government is active in co-op development, more in Italy than in Spain, they are in an administrative or a purchasing function, not facilitating development centers through grants. In the United States and elsewhere, non-profit, grant funded development agencies have become more prevalent in the local (and co-operative) development sphere.

A challenge for these models of co-op development is that they are not generally guided by co-ops themselves but rather by funders, whether they be government or private organizations. This dependence on grants means that developers must spend substantial energy chasing these resources and being accountable to their priorities, rather than focusing on the needs and opportunities of co-operatives. (Crowell, 2009, p. 9)

The context in which these co-ops are coming into being is not just about the co-ops themselves. There's lenders, lawyers, developers, incubators, working on a conversion maybe...in most cases none of those people are pushing association membership. (Kelly, 2019)

Issues stemming from this have continued for decades as discussed by Whyte and Whyte, writing thirty years earlier:

The lawyer, the accountant, the marketing specialist, and the technological consultant are all likely to give general advice on how to establish and manage an organization, and more often than not present conflicting and mutually incompatible views (Whyte and Whyte, 1988, pp. 283-84).

In the provision of technical assistance, the non-profit development model of the United States and much of Canada stands in stark contrast to the co-op leadership and participation of Italian and Spanish associations. The non-profit co-operative development structure tends to incorporate staff leadership with limited co-op member participation, leading to challenges in direction and purpose. Winning grants is harder if dues-based associations were to have success and media coverage.

Guidance regarding TA or obtaining TA directly from associations has played an often - overlooked role in development.

Successful programs and activities

In an effective food co-op association, and I would argue any successful federation or complex, success is innovating and sharing, innovating and giving information away. It's a philosophy about what you're doing and why. (Erbin Crowell, 2019)

Many participants demonstrated a desire to have co-operatives restructure a society and economy that is viewed as failing many of its citizens (Barberini, 2009). Successful programming is often provided as a suite or package of benefits that can address multiple needs of members, like NRECA's focus on two main components of member service with auxiliary efforts:

We like to say our benefits are a three-legged stool: there are the benefits from our insurance and finances services group, advocacy, and everything else. (Mary Pat Paris, 2019)

The associations researched exhibited a variety of innovations and services that demonstrate successes in a North American context. National associations create critical longitudinal data which enhance the evidence-based argument about the impact and longevity of the co-operative model. Other activities require allocation of scarce resources to interco-operative support driven by solidarity, rather than economic interest.

Education

Co-operatives' unique structure as member owned and controlled enterprise require knowledgeable members and co-op savvy management who can navigate constantly emerging and evolving social, political and economic forces impacting their business. Connection to other co-operatives or co-operative movements can energize a region. External education for the public, media and to implement in educational institutions plays a key role in building awareness of co-operatives, understanding how they work together and finding innovative ways to grow co-operative local economies. Internal education for members and employees, on the other hand, is of particular importance, especially when they come with expertise from different types of

business, and become a potential source of isomorphic pressures (DiMaggio and Powell, 1983) in the cooperative organization:

Managers recruited into a co-op from the mainstream business world may not immediately see the value of the co-operative identity and specifically of federation. Education and engagement are crucial to ensuring that they understand the association not simply another expense but as an asset supporting their individual success and the success of their co-op. Interestingly, in our experience these managers often become among the most ardent advocates of peer collaboration over time. (Erbin Crowell, 2019)

Cooperative longevity has proved important for local development (see Gordon-Nembhard 2015, for example) so education about the way to engage members and stay relevant is key.

Bancel wrote of “transgenerational development” of co-operatives for the construction of intergenerational assets (2015, p. 76). Bancel states all co-operatives, and Anglo-American in particular, given their broader economic context, need to abandon short term perspectives and their faith that the market has incorporated all relevant information (ibid, p. 75). Cooperative longevity has proved important for local development (see Gordon-Nembhard 2015, for example) so education about the way to engage members and stay relevant is key.

NYCNoWC facilitates member-run programming that offer their expertise to all membership. FSC/LAF operates a staffed training center with farming, kitchen and lodging facilities where agricultural techniques are researched. NRECA operates an impressive palette of educational programs that include “homegrown” material they created themselves as well as formed partnerships that include education for their electric cooperative members’ staff and board members (Steiner, 2019).

We explore concepts like anticipatory leadership, staking out your high ground and protecting it, the importance of conversation around critical topics where you may be delivering bad news, and ensuring that you have mutual understanding among your leadership team about the next course of action. (Tracey Steiner, 2019)

In addition to the education and training programs we offer all members, we work with [statewide rural electric associations] on education and training...[and] to find members who want to participate in our research and other programs. (Mary Pat Paris, 2019)

Associations play an important role in bridging educational gaps and building partnerships. For external education, two participants, VAWC and NFCA partnered with faculty, students and staff of the Department of Economics to found the UMass Co-operative Enterprise Collaborative (CEC). The CEC runs the *Certificate in Applied Economic Research in Co-operative Enterprise* at the University of Massachusetts, Amherst, creates courses on co-ops, internships and research activity in the first undergraduate certificate program in the U.S. Between 100 and 200 students a year take co-op focused classes and nearly 40 students have completed the Certificate since 2012.

Coordination

While some experienced struggles, some participants showed success in coordination. VCBA, a small cross sectoral association, used National Co-op Month, organized by NCBA-CLUSA, to take out shared print ads, hold “co-op socials”, promote co-ops to regional legislators and media outlets. VAWC and NFCA utilize messages Co-op Month and ICA's International Co-ops Day to feature members.

On a national level, NRECA supports state-level along with national-level:

We offer statewide support for advocacy by providing a percentage of funds collected through our political action committee (ACRE) to fund state candidate’s campaigns...There are a number of different communications...through email, through the website and in addition to the CEO we have daily updates on what is happening in advocacy, business and technology services, regulatory affairs and any number of regular programs. (Mary Pat Paris 2019)

The USFWC gives a 50% discount in dues to any worker co-operative that is also a member of a regional association such as VAWC or NYCNoWC. This creates a “package” or “fleet” of support for the member co-operative that shows a strong connection in efforts to support members. Benson Silva reported that NYCNoWC finds value in USFWC and that in “member recruitment we have a very good relationship” forming “a very fruitful collaboration” (2019).

Peer-to-peer support

Peer-to-peer activities are cornerstones of many of the participants in the study:

What we find is that it's the peer-to-peer networking that we do that really adds value. It's the shared innovation and collaboration piece that is important to our member co-ops. (Erbin Crowell, 2019)

One of the things that I think is very strong is how our members are helping members by...getting lots of information back on somebody who's been through the same thing. (Mary Pat Paris, 2019)

The biggest strength we had [at the beginning of the USFWC] was we had the consent of our members to share the wealth of the wisdom policies and systems they set up over decades and decades that we were able to aggregate that so many of them sourced to us to share with other worker co-ops. (Esteban Kelly, 2019)

NRECA has a robust communication system for peer-to-peer support in sharing goals and information including CEOs, CFOs and engineers figuring out common issues (Paris, 2019). NYCNoWC facilitates councils and programming that is run by members who offer their expertise to all of NYCNoWC, whose membership vote on which programs are offered (Shapiro, 2019). VAWC holds bi-monthly sessions in meetings for members to share concerns and gather input from the group. Additionally, the USFWC holds webinars and conferences, NFCA facilitates discussion tables and speakers at gatherings as well as multiple on-going conference calls for marketing, start-ups, and more.

Shared programming and services

A number of participants reported offering shared programming or additional services that earn a fee or percentage of the service's cost. NRECA services their state-wide members by offering members extensive support programming for employees:

The NRECA offers to our members a very unique set of benefits that are around health care, vision, life insurance, mutual funds, retirement, 401(k) [and] by binding together we can serve them with lower cost...That is without exception the number one benefit and reason to join NRECA. (Mary Pat Paris, 2019)

The NRECA works with other co-operatives to provide additional services for which members express need, staying focused on their own goals while building partnerships:

We call them our sister organizations and are affiliate members. There are financial services and data co-operatives and those co-operatives help provide human resources, payroll and other functionality to co-ops. (Mary Pat Paris, 2019)

VAWC offers educational modules on financial literacy, participation in worker co-ops and collectives and the co-operative movement. These are free for worker/members of any member of VAWC yet also engage the public, bringing new worker/members together and connecting them to a system of mutual and association support.

USFWC began offering dental insurance in 2017 and expanded to vision insurance in 2018. They perform the administration of these premiums for its members which demonstrates an economy of scale as well as added service to members (Kelly, 2019). USFWC enhances access to benefits where co-ops as small as three people are eligible for programming. Small percentages for administration support staff time and these programs add a unique universally accessible layer of value for a broad swath of its membership.

CWCF administers multiple shared benefits services including insurance from The Co-operators – an insurance co-op in Canada – for both co-operatives and individuals, and a Registered Retirement Savings Plan (RRSP). The insurance policies which members purchase earn loyalty payments that contribute to CWCF's budget:

CWCF runs a social enterprise for providing our RRSP for co-ops...despite the fact that we are charging [half of the fee] of a standard financial institution to run a self-directed RRSP to individuals....This allows us to build up surpluses and to provide more services and put money in grants to help provide technical assistance to co-ops. (Hazel Corcoran, 2019)

Meeting complex member needs

Associations marshal resources to improve or stabilize the entirety of members' lives. When 40 families of Black sharecroppers were evicted for registering to vote in the 1960s, for example, they went to the FSC/LAF, which supported the formation of a housing co-op. Today, that housing co-op is a member of FSC/LAF and descendants of the original founders live there, some of whom are also staff. NFCA held monthly start-up and marketing calls and the USFWC began a language justice effort to appeal to growing membership among Spanish speakers.

Development guidance and technical assistance (TA)

The challenges facing development agencies discussed above illustrate a need for associations to provide their own TA or to partner with TA providers in a way that utilizes association knowledge and resources. Co-operative development takes a different approach from typical industry consulting. DiMaggio and Powell (1983) point to coercive isomorphism coming from professional bodies, consultants, and other entities providing industry expertise. For co-operatives, trust in the advice is of paramount importance, so associations play a very important role in providing, or seeking advice from co-operative experts.

Several participants have development capacity. NFCA has more than 30 members and start-ups and participate in development from articles of incorporation and bylaws to specific marketing and education practices. VAWC has supported seven conversions to worker co-operatives since 2009. NYCNoWC has begun peer support for developers in an effort to include the voice of co-ops. CWCF co-created CoopZone, a co-operative network with broad representation of Canadian cooperative developers.

Legislative successes and legal support

The Republic recognises the social function of co-operation of a mutually supportive, non-speculative nature. The law promotes and encourages co-operation through appropriate means and ensures its character and purposes through appropriate checks. (Casonato and Woelk, 2008, p. 13, from the Constitution of the Italian Republic)

The mention of co-ops in Italy's constitution is among many high-water marks they have achieved in the promotion of the co-operative economy.

In case of participants in the study, their legislative activities range from integrated educational systems regarding state to state policy, to building awareness of co-operatives through declarations, and protecting the identity of co-ops in incorporation statutes.

We have electric co-operatives in 47 states and in 31 states there is a specific statute under which electric co-operatives are organized. In the remainder of the states they

were either formed under a more general co-operative act or possibly a non-profit corporation act. (Tracey Steiner, 2019)

NRECA is on the front line regarding the knowledge and navigation of these laws in support of their statewide members using comparative analysis and support for amendments.

In 2017, VAWC worked with two different policy efforts in Massachusetts (VAWC, 2017, p. 4). One act would have decreased member control of worker co-operative statutes, which didn't pass due in part to VAWC's support. Another act ignored associations when allocating development resources coming from the state to an employee ownership act, which remains an issue.

Cross sector legislation is rare but does exist. While testifying before the Connecticut Judiciary Committee on updates to co-op statutes, Crowell met and began sharing information with a Connecticut Credit Union National Association lobbyist. “Everyone in the Judiciary Committee is going to see the credit union lobbyist coming a mile away” stated Crowell. “What they would be surprised about and what I think might open their eyes to the impact of co-ops is when other sectors start engaging on shared issues” (2019). The NFCA also contributed to the Main Street Employment Act, for which the USFWC was a consistent advocate. In 2011, NFCA and VAWC worked with the New England Farmers Union to fight legislation in Vermont that would have undermined member control of co-operative businesses (Crowell, 2011).

Leadership, scale and voice

Associations provide eased entry not just into the market for co-ops, but for political, educational and societal influence. Associations provide diversified career opportunities within a region or sector, too. These concepts act against traditional concepts of scale which focus on quantitative data over qualitative:

I observed the silencing, disciplinary effect scale discourse could have on alternatives, situating these co-operative enterprises and their subjects in a subordinate position that was subjected to predetermined processes. (Cornwell, 2011, p. 22)

Associations have input and oftentimes control over the message that is spread to legislators, educators, media and the public at large. Though at times small in scale, associations amplify messaging from members to regional and national levels.

Through associations, grassroots members can find an empowered place of employment, career growth and educational opportunities:

“We first look internally to find someone among membership to hire. We have people who have served this organization for a lifetime.” - Cornelius Blanding, FSC/LAF

Whether it is home care workers in USFWC, food co-op members in NFCA, trash haulers in VAWC or line workers in NRECA, members gain the experience of extended co-operative governance outside their own co-op, opportunities to build experience, have input into programming and staff, and explore other passions.

Potentialities for Canadian and U.S. co-op associations

“This model can save lives, can save communities. It has saved lives, has saved communities.” - Cornelius Blanding, FSC/LAF

Associations could leverage their base of activities to take a leadership role to “see cooperation endowed with the primary role in reconstructing the country” (Barberini, 2009, p. 147).

Participants demonstrate many opportunities already in trial or various stages of implementation:

- **Surplus Distribution:** Small mechanisms on a large scale, such as Italian or VAWC surplus contributions, empower co-ops themselves to be at the table of development and finance.
- **Legislation:** Should even a fraction of the 65,000 co-ops align behind a set of goals, a potential exists to codify a surplus allocation in exchange for tax break as in Italy's “asset lock” where a percentage of the surplus allocated to reserves goes untaxed to form indivisible reserves (Ammirato, 2018, p. 15).

- Shared services: USFWC's insurance, NRECA's support of state-level members and CWCF's retirement program could be shared and developed among associations.
- Leadership development: Building education and training in board participation, co-op business management, etc, is modeled by many associations participating in this research and serves to enhance decision making and retain talent.
- Shared recruitment: Regional associations could build materials to feature national associations in or across sectors. Single sector associations could partner with those working across sectors. Those partnerships have a wide reach, and deeper impact.

Next Steps for Research

This limited study has uncovered a small number of the success stories and service to co-operative members in Canada and the U.S. Research on co-operative associations is limited at best. The field shows promise for further qualitative research among existing participants and quantitative research to include others. A broader set of participants throughout North America, would provide a more comprehensive picture about the role and types of value added services provided by associations. A comparison of apex organizations in different countries for participation, dues structures, education, etc. would inform best practice. Initiating specified statistics on co-op associations, as the University of Wisconsin Center for Cooperatives has begun, throughout North America is a helpful and necessary first step.

Conclusion and a co-op led value system

This network of networks is not only the driving force of identity inside the cooperative movement, but historically it has offered the rest of society the core image of cooperation. (Menzani and Zamagni, 2010, p. 120)

Associations provide a co-operative led venue in which these unique, democratic businesses can coordinate and share resources to confront challenges and achieve shared goals. Interco-operative successes include protecting the co-op identity and curbing isomorphism, developing

impact data, provision of co-op focused technical assistance and shared capital pools, education and legislative impact. Associations form an indispensable part of the co-operative difference outside of the co-operatives themselves to improve their conditions and longevity through co-operative leadership.

Structures and expectations of associations create a co-op led value creation system tailored for long-term success of member co-operatives. When successful, association resources, be they staff, board, or otherwise, follow the direction of co-operatives and create an incentive to build programming that benefits the system of support. Co-op leadership and co-operative funding add a layer of accountability where the association retains focus on delivering value to members over both the short and long term. This acts to keep the association itself relevant and useful.

It's important how an association can follow and lead at the same time... it's a case where we as an association have to lead in emphasizing the co-op identity...That's the one thing [competitors] can't beat us on is how we empower people to come up with their own solutions and own their own solutions. So, we're going to help our food co-ops source more locally but we're going to do it in a way that reinforces our co-operative difference. (Erbin Crowell, 2019)

A co-op led value creation system relies on effective member-led governance and dues-based accountability and share this information across members and partners. Whether it comes from consultants, membership or other sources, co-operatives often find themselves needing support to address product or service life-cycle challenges, issues of competition, or legislation. Many of the participant associations show that co-operative leadership builds critical aspects of governance and operations that are guided by co-operative principles and values.

This dynamic of development staff following direction and funding from members forms a co-operative led value creation system that benefits the collective goals of members. Staff and members have a clear, consistent voice; their experience is shared, forming institutional knowledge. Though different models feature this value creation system in different ways, the position of member co-operatives as leaders is critical to co-operatives and associations reaching their full strength.

Appendix A – Research Participants

* denotes a participant who gave an interview

Association	Name	Position
Canadian Worker Co-operative Federation (CWCF)	Hazel Corcoran*	Executive Director
Co-operatives and Mutuals Canada (CMC)	Daniel Brunette	Director, Advocacy and Partnerships
Federation of Southern Cooperatives/Land Assistance Fund	Cornelius Blanding	Executive Director
National Cooperative Business Association CLUSA (NCBA CLUSA)	Emilia Istrate	Vice President, Resource Development
National Rural Electric Cooperative Association (NRECA)	Mary Pat Paris*	Vice President, Administration
	Tracey Steiner*	Senior Vice President, Education and Training
Neighboring Food Co-op Association (NFCA)	Erbin Crowell*	Executive Director
New York City Network of Worker Cooperatives (NYCNoWC)	Pablo Benson Silva*	Director of Membership and Communications
	Tamara Shapiro*	Director of Programs
	Saduf Syal*	Coordinating Director
United States Federation of Worker Cooperatives (USFWC)	Esteban Kelly*	Executive Director
	Laura Smoot	Operations Manager
Valley Alliance of Worker Co-operatives (VAWC)	Lauren Von Krusenstiern	Board of Directors, Chair
	Faith Seddon	Board of Directors, Treasurer
Valley Co-operative Business Association (VCBA)	Suzette Snow Cobb*	Board of Directors, President

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