



Social Enterprises  
Knowledgeable Economies  
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# Enabling Policy Environments for Co-operative Development

## A Comparative Experience

Monica Juarez Adeler

**A research report prepared for the Northern Ontario, Manitoba,  
and Saskatchewan Regional Node of the Social Economy Suite**

Funded by the Social Sciences and Humanities Research Council of Canada  
Conseil de recherches en sciences humaines du Canada

Entreprises sociales  
économies intelligentes  
et communautés durables



ENABLING POLICY ENVIRONMENTS  
FOR CO-OPERATIVE DEVELOPMENT



We acknowledge with gratitude the contributions  
made to this project by our community partner  
Supporting Employment and Economic Development Winnipeg, Inc.,  
(SEED Winnipeg)  
which provided both financial and in-kind support.

Without the participation of SEED Winnipeg,  
this research would not have been possible.



This paper is part of a collection of research reports prepared for the project  
*Linking, Learning, Leveraging*  
*Social Enterprises, Knowledgeable Economies, and Sustainable Communities,*  
the Northern Ontario, Manitoba, and Saskatchewan  
Regional Node of the Social Economy Suite,  
funded by the Social Sciences and Humanities Research Council of Canada.

The project is managed by four regional partners —  
the Centre for the Study of Co-operatives and the Community-University  
Institute for Social Research at the University of Saskatchewan,  
the Institute of Urban Studies at the University of Winnipeg,  
and the Community Economic and Social Development Unit  
at Algoma University College.

The project also includes more than fifty community-based organizations  
in four provinces, the United States, Colombia, and Belgium.

The community partner in this project is  
Supporting Employment and Economic Development Winnipeg, Inc.  
(SEED Winnipeg).

This particular research paper was administered by  
the Winnipeg Inner-City Research Alliance (WIRA) and its successor,  
the Institute of Urban Studies at the University of Winnipeg.  
The opinions of the author found herein do not necessarily reflect  
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Editing, design, and layout by Nora Russell  
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Printed in Canada by Printing Services Document Solutions  
University of Saskatchewan  
09 10 11 / 5 4 3

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The author would like to acknowledge Cindy Coker (SEED Winnipeg), Brendan Reimer (CCEDNet), Chris Clamp (Southern New Hampshire University), Isobel Findlay (University of Saskatchewan), John Restakis (British Columbia Co-operative Association), Mattia Miani (Legacoop), Zorione Arregi (Mondragon Group), and Michel Clement (Ministère du Développement économique, de l'Innovation et de l'Exportation du Québec / Minister of Economic Development, Innovation and Export Trade of Quebec) for their contributions to this publication. She is also grateful for the in-kind support from the Canadian CED Network // Le Réseau canadien de DÉC, and financial and in-kind support from SEED Winnipeg, Inc., the University of Winnipeg, the Winnipeg Inner-City Research Alliance, and the Northern Ontario, Manitoba, and Saskatchewan Regional Node of the Social Economy Suite, the latter two funded by the Social Sciences and Humanities Research Council of Canada.

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- to maintain a resource centre of materials that support the Centre's teaching and research functions.

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## INTRODUCTION

OVER THE LAST FIFTY YEARS, Spain, Italy, and Quebec (Canada) enabled the development of well over ninety-eight thousand co-operatives that provide nearly 1.1 million jobs (Barrachina Ros 2003; Zamagni 2006; Government of Quebec 2003; see Table 1, below). While not a comprehensive investigation, this paper will analyse critical components of the enabling environment in each context, with consideration of what might be transferable to Manitoba. The goal of this research project is to identify policies, structures, and financing mechanisms that can inform the development of appropriate models for Manitoba as well as support sector-controlled and self-sustaining co-operative development organizations. Although obviously important, the socio-cultural factors in Spain, Italy, and Quebec that have predisposed them to achieve remarkable co-operative development are outside the scope of this research.

Table 1: Co-operatives and Jobs — Spain, Italy, and Quebec, over the Past Fifty Years

<b>Country</b>	<b>Co-ops</b>	<b>Jobs</b>
Spain	25,000	300,000
Italy	70,000	700,000
Quebec	3,380	74,922
<b>Total</b>	<b>98,380</b>	<b>1,074,922</b>

## RESEARCH OVERVIEW

**T**HIS RESEARCH ASSUMES that co-operatives matter. The co-operative model has been widely recognized as an important community economic development tool for increasing social capital, anchoring wealth in the community, and creating jobs. The International Co-operative Alliance defines a co-operative as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise” (ICA 1996).

According to the Canadian Co-operative Association (2007), “after five years, the survival rate of a new co-operative enterprise is almost twice that of an investor-owned company.” In addition, co-operatives invest in their communities by creating employment, making donations, and providing sponsorships (Government of Quebec 2003). Co-operatives are more productive than private companies because they maintain a “social contract” with communities; they guarantee the “continued viability of jobs, promote entrepreneurship, and improve quality of life without sacrificing competitiveness” (Lotti et al. 2006, 4). Thus, their unique dual nature, meeting economic and social goals at the same time, makes them better suited to satisfy the needs of communities. In addition, “co-operatives provide over 100 million jobs around the world, 20% more than multinational enterprises,” which speaks to the potential of co-operatives to contribute to the economic development of local communities through job creation (ICA 2009).

The ability to use the co-operative model effectively as an empowering socio-economic instrument, however, requires the availability of technical assistance, education and skill-development strategies, strong co-operative associations and sector infrastructure, supportive public policy, and appropriate financial tools.

This research project analyses the context and history, sector infrastructure, tax legislation, and policies impacting co-operative development in Spain (Mondragon Co-op), Italy (the Emilia Romagna region), Quebec, and Manitoba. It will also study the role of co-operative associations and federations in assisting co-operative development, in particular the

mechanisms that have given them the resources and capacity to provide the critical co-operative development supports required for success. The researcher will analyse these different enabling policy environments and explore the possibilities of parlaying the findings into appropriate models for the Manitoba context.

This paper is divided into three parts, each of which explores a key factor in the development of the co-operative sector in the selected regions:

- history and achievements
- co-operative support organizations
- public policy and financing

Following this analysis, the researcher will describe the existing environment for co-operative development in Manitoba. The final section identifies policy recommendations to enhance support for co-operative development.

## HISTORY AND ACHIEVEMENTS

### Spain

**A**FTER THE SPANISH CIVIL WAR (1936), Spain faced a serious economic and social depression. Inspired by Catholic social thought, a priest by the name of José Maria Arizmendiarieta started a vocational school in the Basque country, responding to employment barriers for local workers as well as a need for secondary education. In 1956, five graduates founded the first co-operative in Mondragon — ULGOR — which had twenty-four workers manufacturing oil stoves and paraffin heaters (Herrera 2004). Father Arizmendiarieta’s guiding philosophy of “dignity of work and democratic enterprise” shaped his new business model (Lutz 1997, 2; Clark 2004). By 1959, ULGOR had 170 worker-owners and new co-operatives were being created in the industrial sector.

The worker-owner co-operative model combines a traditional hierarchical structure with innovative features that allow workers to have real decision-making input as owners. The

model benefits from the efficiency of a management structure while ensuring optimal working conditions as the management acts on behalf of, and in the interests of, its fellow co-op worker-owners (Lutz 1997). This equilibrium of direct and representative democracy in a participative management structure facilitates a remarkable “internal dynamism and adaptability” that creates a competitive advantage in the marketplace (Cheney 1999, 57).

Father Arizmendiarieta also created the concept of a co-operative bank or credit union as a source of capital for the expanding co-ops, with the idea that Mondragon residents would deposit their savings, which would in turn be invested in local co-operatives (Cheney 1999). The credit union, known as Caja Laboral Popular (CLP), provided financial and technical assistance for the creation of new co-operatives as well as funds for a co-operative social security system (Cheney 1999; Whyte and Whyte 1991). Between 1961 and 1976, the CLP spawned an average of four to five start-ups per year (Cheney 1999). Today it has €13.98 billion in assets and ranks among the largest financial institutions in Spain (MCC annual report 2008). CLP played a crucial role in sustaining the Mondragon co-ops during the harsh recession Spain suffered in the 1980s by being patient on loan payments and even forgiving some loans in special cases.

The Mondragon Corporacion Cooperativa (MCC) came into being after decades of co-operative growth, sector infrastructure development, and co-operative organizing. MCC is a third-tier co-operative business group made up of 264 companies (mainly co-operatives) organized into sectors: financial, industrial, distribution, and research and training. The sectoral groups function independently, yet within a comprehensive strategy co-ordinated by MCC. In 2008, MCC consisted of 92,773 worker/owners, had total assets of €33.5 billion, and total revenue of €16.8 billion (MCC annual report 2008).

## **Italy**

The Emilia-Romagna region of Italy is another case of remarkable economic development initiated by co-operatives. Once devastated by the Second World War, Emilia-Romagna now ranks twelfth among 171 European regions in terms of per capita income (Mazzonis 1996). Italy was characterized by widespread entrepreneurship that spawned small and medium-sized enterprises that were critical for the future development of the country and produced impressive statistical results (Zamagni 2000). There are more than seventy thousand co-operatives in Italy, sixteen thousand of which are producer co-operatives, the

largest concentration in the Western world (Zamagni 2006; Bartlett et al. 1992). With 5 million members, Italy also has one of the biggest consumer co-operative movements (Lotti et al. 2006). And in response to the privatization of government services, social co-ops now provide 60 percent of home and health-care services.

The co-operative sector has attained 15 percent growth in an almost idle economy during the last three years by keeping retail “prices 5 percent lower than most supermarkets, and 2 to 3 percent lower than those of their fiercest competitors” (Lotti et al. 2006, 8). The lower prices are due possibly to the significant collective purchasing power of the many large consumer co-ops, which are organized by their federations to act strategically for their collective benefit (Logue 2006). The regional finance minister of Emilia-Romagna, Flavio del Bono, stated that “the massive presence of cooperative firms is a stabilizing factor in the regional economy” (as cited in Logue 2006, 2).

The democratic, member-based governance structure and the employee ownership of a co-operative are seen as a competitive advantage; the business is run by its members and votes are based on membership rather than on capital (Logue 2006; Lotti et al. 2006). Stefano Bolognesi, president of Cooperativa Ceramiche d’Imola, Italy’s fifth largest ceramics company, feels that “the gift of the cooperative is to create a sense of collective entrepreneurship. Membership requires thinking about the business,” which results in a more committed workforce than in private companies (as cited in Logue 2006, 4). In this sense, co-operatives “proved to be influential innovators of participative management practice, pioneering such widely accepted techniques as self-managing work teams and value chain collaboration” (Lotti et al. 2006, 9).

University of Bologna economics professor Stefano Zamagni argues that “co-ops’ emphasis on fairness and respect contribute to the accumulation of social capital”; “co-ops reduce inequality,” and “we know internationally that lower inequality is correlated with higher quality of life” (as cited in Logue 2006, 13).

## Quebec

While Italy has more than seventy thousand co-operatives employing about 1.2 million people, Canada (with just over half the population of Italy) has only about nine thousand co-operatives employing 155,000 people (Zamagni 2006; CCA 2007). Without undervaluing the achievements of the early Canadian co-op and credit union movement

leaders, Canada's co-operative sector does not currently enjoy the same level of development as Italy and Spain. Simply put, the level of policy support that specifically enables the creation and growth of co-operatives in Canada is weak, which is surprising when one considers the fundamental ideological differences and resulting socio-economic benefits of co-operatives versus private-enterprise models (Holland 1981). In addition, the Canadian tax system does not distinguish between co-operatives and other corporations, which results in identical corporate income tax rates (Holland 1981).

Quebec's co-operative sector, however, is an exception and is worth noting as it is the result of significant policy support. The co-operative sector has developed partnerships among the existing co-operatives through their federations and with the Government of Quebec, agreements that have significantly influenced the emergence of co-ops and strength of the sector (Labelle 1999).

Critical to the strength of the co-operative sector in Quebec has been the nature of the province's credit unions, both in terms of their scale and their commitment to co-operative development. Alphonse Desjardins is the nineteenth century visionary who inspired the development of credit unions in North America to provide access to credit for people excluded from the banking system (Labelle 1999). Today, almost 5.5 million people in Quebec are members of the Desjardins movement, the province's largest private employer, with close to forty thousand employees. Along with the credit unions, there are many nonfinancial co-ops in various sectors of the economy including agriculture, retail, forestry, housing, funeral services, child care, and health care. Nonfinancial co-ops have more than thirty-five thousand employees, nearly nine hundred thousand members, and over \$3 billion in assets (Labelle 1999; Government of Quebec 2003, 16).

Another key piece of supportive infrastructure in Quebec is le Chantier de l'économie sociale, whose role in promoting co-ops, social enterprises, and community economic development organizations has been enormous in the last two decades. Le Chantier gained influence during the deep economic recession in the mid-1990s as women's organizations, trade unions, anti-poverty groups, and the social economy sector joined forces to demand a real investment in social infrastructure, policies, and funding to promote social enterprises, changes in co-op legislation, and employment creation (Neamtan 2002, as cited in Loxley and Simpson 2007; Côté 2007). The result was a strong and influential social economy sector that included government funding for operations as well as government-seeded investment funds controlled by the sector for long-term investment; together, these measures provide continuity to co-ops and social economy organizations (Loxley and Simpson 2007).

Table 2: Statistical Portrait of the Quebec Co-operative Movement in 2000

	Number of Co-ops	Sales (\$ millions)	Assets (\$ millions)	Members (000)	Jobs
Desjardins financial services co-ops	972	5,888	76,117	5,068	36,436
Mutual insurance companies	39	1,554	3,874	1,310	3,483
Nonfinancial co-ops	2,369	6,621	3,565	848	35,003
<b>Total</b>	<b>3,380</b>	<b>14,063</b>	<b>83,556</b>	<b>7,226</b>	<b>74,922</b>

Source: Cooperatives Branch, Ministère des Finances, de l'Économie et de la Recherche (as cited in Government of Quebec 2003, 16).

## CO-OPERATIVE SUPPORT ORGANIZATIONS

### Spain

PARTICULARLY DURING THEIR INITIAL YEARS, the Mondragon co-operatives benefited from support entities developed by the MCC itself based on the underpinning philosophy of creating its own support organizations as needs and opportunities arose (MCC 2008). These include:

- Caja Laboral (credit union)
- Caja Laboral's Business Division, which provides technical assistance, management advice, and animates the creation of new co-operatives
- Saiolan, a business incubator centre to support co-op start-ups, sector diversity through innovation, and innovative production processes
- Mondragon University and vocational training centres for educating qualified staff
- Garaia, a research and development centre in sectors such as energy, construction technology, business management, micro-electronics, telecommunications, and nanotechnology

- Ikerlan, a research and development centre for new products, production processes, energy efficiency, and renewable energy (MCC 2008)

Caja Laboral was critical as a sustainable source of capital for the co-operative sector (Whyte and Whyte 1991). And in keeping with the philosophy of sector ownership of infrastructure, Caja Laboral's board of directors is made up of co-op representatives, which ensures that worker-owner co-ops and the employment they generate remain the prioritized focus in terms of capital access. To ensure that the co-ops borrowing from the credit union remain committed to the co-operative principles of democratic governance, sovereignty of labour over capital, job creation, and solidarity, the co-operative must sign a contract of association with the credit union committing themselves to these principles (Lutz 1997).

For decades, the credit union provided financial and technical assistance for new and existing co-operatives. In the 1980s, however, the National Bank of Spain brought in new regulations regarding securities and risks that prevented the credit union from providing training and technical assistance. This led to the creation of a second-tier co-op that would assist in the development of new co-op enterprises to ensure that the co-operative sector's needs continued to be met (Lutz 1997).

In keeping with their commitment to democratic principles, Mondragon established a unique governance structure — the Co-operative Congress — comprising 650 delegates from member co-ops who make binding decisions for MCC (MCC 2008).

Mondragon also identified educational institutions as important components of the supportive infrastructure required to build the capacity of co-operatives, the co-op sector, and individuals working, managing, and directing in co-operative organizations.

Following Father Arizmendiarieta's vision of emphasizing the importance of education for both people and co-operatives, the Mondragon Group created Mondragon Unibertsitatea (Mondragon University) in 1997. The Spanish Ministry of Education declared it a non-profit university of common public interest because of its co-operative structure. Mondragon University grew out of the amalgamation of three educational co-ops that now constitute its Vocational School, Faculty of Business Studies, and Faculty of Humanities and Education.

Through the university's membership in the Mondragon Group, students develop close ties with co-operative organizations and enhance their skills through employment in co-ops throughout their studies. The university has about four thousand students and offers twenty-two degree courses at the undergraduate and graduate level (Mondragon University 2008).

## Italy

Co-operative federations play a key role in the development of Italy's co-op sector. The three main federations — Confederazione Cooperative Italiane, Lega Nazionale delle Cooperative e Mutue, and Associazione Generale — each have their own financial institutions and insurance companies as well as training and research and development centres. They also provide services to their members such as payroll and legal assistance, workplace safety training, skills development, tax preparation, collective bargaining, and more (Logue 2006). These federations also each manage co-op development funds that offer below-market-rate loans to finance new co-op start-ups, conversions, and expansions.

In exchange for these services, co-operative members pay membership dues to their particular federation. Lega members, for example, pay .4 percent of total sales as their membership fee (Logue 2006).

### *Confederazione Cooperative Italiane*

The Confederazione Cooperative Italiane (CCI) is committed to “representation, assistance and protection of the cooperative movement and social enterprises” and performs “all that may be required for the development of the activities of [its] own associated cooperatives” (European Commission 2008, 50). CCI is made up of about nineteen thousand co-ops with 3 million members and has revenues of €40 billion. It is organized into twenty-two regional, eighty provincial, and five interprovincial clusters, which all promote the creation and development of co-operatives (European Commission 2008).

CCI is also structured into eight sector federations: agriculture, housing, credit unions, fishing, consumer, labour and services, solidarity (social co-ops), and culture, tourism, and sport. Each federation deals with the protection and advancement of the interests of its own member co-ops according to its area of expertise (Confcooperative 2008 — this is missing from the references).

As one example, the CCI regional network in Liguria provides its members with a wide range of highly qualified experts and specialized services in areas such as:

- new co-op development
- business plan development
- finance
- facilitating access to financing

- accounting and taxes
- collective bargaining
- human resources
- sustainability
- civil and tax legal assistance
- workplace safety (European Union 2008)

### *Lega Nazionale delle Cooperative e Mutue*

Lega Nazionale delle Cooperative e Mutue consists of about thirteen thousand co-operatives with 5 million members and has revenues of €32 billion (European Commission 2008). The association provides basic fiscal, legal, and financial services for member co-operatives as well as training and technical assistance. Lega owns and manages three national structures (Lega 2008).

- Coopfond is a mutual fund that finances new co-ops and co-op expansions with below-market-rate loans. It is made up of the 3 percent of annual net profits set aside by all co-operatives, as required by national law, as well as residual resources from co-operative liquidations. By 2004, “it had raised about \$290 million and had invested about \$340 million” in loans and equity capital for co-operatives (Logue 2006, 10). “Between 1994 and 2001, Coopfond supported 109 co-op start-ups with \$48 million in equity and \$17 million in loans, leveraging \$288 million in investment and creating 4,640 new jobs. It also supported 82 expansion projects with \$53 million in loans, leveraging \$370 million in co-op investments and creating 2,690 new jobs. That’s 7,300 for \$101 million invested, or about \$14,000 per job” (Logue 2006, 10).
- Inforcoop is a second-tier co-operative training and research institute that promotes co-op values and identity. Its goal is to create a society based on equality and solidarity and to provide training to co-op workers, managers, and directors.
- Consorzio Cooperativo Finanziario per lo Sviluppo (Cooperative Financial Consortium for Development) was originally set up in 1904 as a railway co-operative. Its goals changed in the 1970s when it became part of Lega as a financial intermediation co-operative facilitating access to credit and other financial resources for members (CCFS 2008).

Lega also identified the need to educate its workforce in co-op values and principles and related skills, and achieved this through partnerships between the co-operative federations and universities or research centres.

In 2003, for example, the University of Bologna and Lega signed an agreement that in-

cludes full-year work experience and apprenticeships in Lega co-operatives for around six hundred university students per year. As part of this agreement, Lega finances at least three co-operative start-ups per year that apply knowledge generated by the university. In addition, the two institutions work together to develop digital technologies as well as techniques for distance learning. Lega also provides two-year scholarships and mentoring for graduate students in order to develop middle and senior managers in co-operative organizations (Legacoop Bologna 2008a).

In 2003, Lega created Prolog, a research centre offering courses, seminars, and training in advanced logistical systems and supply-chain management for co-operatives to enhance their global competitiveness (Legacoop Bologna 2008b).

In 2004, Lega worked with the University of Bologna, the BC Co-operative Association, and VanCity Capital Corporation to create the Bologna Summer Program for Co-operative Studies. Since 2004, the Bologna Summer Program has offered four-week sessions of intensive instruction at the graduate level for students and practitioners with co-operative experience. The program includes scholars from the University of Bologna, key co-operative leaders and practitioners from Italy, and scholars from Canada and the UK (Legacoop Bologna 2008c).

#### *Other Co-operative Infrastructure in Italy*

Cooperfidi is a consortium created by CCI, Lega, and Associazione Generale to provide financial advisory services as well as credit guarantees for its members in order to facilitate access to loans. It also interacts with regional authorities and local organizations to devise financial policies that encourage the development of co-operatives (European Commission 2008). In addition, it develops partnerships and agreements with major credit institutions to guarantee co-operatives access to capital.

Cooperazione Finanza Impresa (CFI) was established in 1986 by the three main co-operative federations as a private equity investor dedicated to creating new co-operatives by transforming existing businesses on the verge of bankruptcy into worker co-operatives. CFI has assets of €108 million and has invested about €80 million of equity in 160 worker co-operatives, ensuring stable employment for approximately six thousand workers (CFI 2008).

Unipol is an insurance co-operative created in 1963 by Bologna co-ops in order to provide themselves with insurance. Today it ranks as the third largest insurance company in

Italy, employs 5,400 people, and is widely recognized for being a “pioneer of social accounting in Italy” (Logue 2006, 9–10). Most of its reserves are invested back into the co-op sector.

### Quebec

In addition to the powerful Desjardins movement and the politically influential Chantier de l'économie sociale, Quebec also has the Conseil québécois de la coopération et de la mutualité (CQCM), which is the provincial umbrella association for co-operatives. CQCM is organized into forty co-op federations and acts as a political advocate to strengthen the co-operative sector by creating favourable conditions through supportive legislation and policies (Labelle 1999).

While there is other supportive infrastructure in Quebec, a significant and unique factor influencing the dynamic growth of the co-op movement in the province has been the creation of Coopératives de Développement Régional or Regional Development Co-operatives (RDCs), which are second-tier co-op organizations with a mandate to support the creation of new co-operatives, strengthen existing co-ops, and organize a co-operative network in each region (Côté 2007). RDCs thus encourage co-operative organizations to work together to coordinate co-operative development efforts in each region (Labelle 1999).

RDCs have five mandates:

1. Plan and carry out activities like Cooperation Week to promote the formation of more co-operatives.
2. Supply technical assistance to co-operative entrepreneurs for the start-up or expansion of a co-operative enterprise.
3. Promote familiarity with successful co-operatives in various social and economic organizational settings and among the general public.
4. Organize mini-conferences, seminars, and training adapted to the needs of particular co-operatives.
5. Get involved beyond the co-operative world in other regional economic development projects with both governmental and private partners (Labelle 1999, 3).

RDCs are funded primarily by the Government of Quebec's Co-operative Development Assistance Program, which is part of the Ministry for Economic Development, Innovation, and Export (Savard 2007). The ministry also provides \$3 million annually for co-operative development. These funds are managed and allocated by the eleven existing RDCs in order to

support co-operatives and provide “technical services to promoters of new co-operatives, [and] specialized support and follow-up services to existing co-operatives” (Savard 2007, 246). RDCs also have access to significant funding for co-op start-ups and worker buyouts through the Desjardins credit unions and the co-operative development funds of Investment Quebec, a government corporation (Labelle 1999).

While RDCs support emerging and existing co-operatives in a variety of ways, they also seek out potential future co-op members by building relationships with employers, governments, unions, and educational institutions, involving them as partners in some economic development projects (Labelle 1999).

CQCM has also worked closely with the provincial government to create and co-manage a job creation program in which the RDCs receive about “\$2,000 per job created in new co-operatives.” In 1999, this program resulted in the creation of more than fifteen hundred jobs in 175 new co-operatives (Labelle 1999, 3).

## PUBLIC POLICY AND FINANCING

### Spain

CO-OPERATIVES IN SPAIN receive a substantial corporate tax advantage as compared to privately owned firms. The corporate income tax rate for co-operatives is 10 percent of profits, whereas private corporations pay 28 percent. This is a significant benefit (Noticias Juridicas 1990) and one of the key policies that enabled the development of Spain’s co-op sector to the point of strength, capacity, and autonomy it currently enjoys. The Mondragon Co-op Corporation creates its own systems, services, and institutions, including a social security system, financial institutions and mechanisms, innovation and research centres, and Mondragon University, among others.

Spanish law requires that each co-op establish a social fund, to which it must allocate 10 percent of its profits. The law also stipulates how the funds may be used — e.g., training for members, managers, and board directors of the co-op as well as contributions to community

and environmental initiatives and organizations (MacLeod 1997; Lutz 1997). The social funds are audited every two years to ensure compliance; fines in the amount of the shortfall is the penalty.

Another Spanish law ensures the long-term financial stability and strength of individual co-operative assets; each co-op must place 20 percent of its annual net surplus into its indivisible reserves (MacLeod 1997). Employees/members cannot draw on these reserves; they are intended solely to secure the co-operative's long-term sustainability and maintain the employment it offers the citizens of Spain. If a co-operative dissolves, indivisible reserves are given to charities.

As another way to grow the asset base of co-operatives and at the same time build assets for the worker-owners, Father Arizmendiarieta devised the Individualized Capital Accounts (ICAs). New members contribute a "threshold payment" (\$12,000 in 1997) when they join the co-operative that is deposited into their personal account, which is adjusted upwards for inflation each year as well as increasing by an interest rate of about 6 percent (Lutz 1997, 5). Fifteen to twenty-five percent of the threshold payment is a nonrefundable contribution to the co-operative's indivisible reserves. For new members who cannot afford the threshold payment up front, it can be paid through a salary deduction plan over a three-year period (Lutz 1997, 5). A significant portion of the co-op's net surplus each year is allocated to the ICAs in proportion to each worker-owner's hours of work. The ICA remains in the co-operative until the member retires or leaves the business.

Mark Lutz (1997) finds the keys to Mondragon's success in "how the co-operatives are managed, how they are financially and legally structured, and how they are supported by the co-operative bank" (4). Public policy plays a critical role in strengthening co-ops as well. Between the lower tax rate and the retention of surplus in both the indivisible reserves and the ICAs, co-operatives retain 80 percent of their annual profits as assets, which significantly enhances their strength and sustainability compared to other corporate models (Lutz 1997; Whyte and Whyte 1991).

## **Italy**

Italy has also created some innovative and preferential co-operative taxation mechanisms. The 1947 Basevi Law provided co-operatives with special tax treatment to encourage self-capitalization by allowing for the creation of indivisible reserves, contributions

towards which were exempted from corporate income tax, quite significant considering Italy's current corporation income tax rate of 33 percent for privately owned businesses (Thompson 2005). In 2003, this was decreased to a 70 percent exemption for co-ops that do more than half their business with members and 30 percent for those that do less than half their business with members (Logue 2006).

In 1985, the Italian government passed the Marcora Act, which represented another step towards supporting job creation through the worker-owner co-operative model. This Act created a fund to assist in the development of new co-operatives, particularly those created by workers facing job loss through business bankruptcies, sale and relocation of business, owner retirement, or other reasons for closures (Logue 2006).

In 1992, law n. 59 established that co-ops must contribute a mandatory but tax exempt 3 percent of its profits towards mutual funds managed by second-tier co-operative associations created to support co-op start-ups and development (Logue 2006). The Coopfond, described above, is one example of a fund resulting from this policy.

The Italian government also supported co-operative development through the establishment of regional economic development agencies, which provide shared services in “research and development, education and training, workplace safety, technology transfer, marketing and distribution, and exporting,” among others (Logue 2006, 4). The agencies set up and support business clusters, with a focus on co-operatives, as a way of combining the “economies of scale with the advantages and flexibility of small business” in the so-called flexible manufacturing of the Emilia-Romagna region (Logue 2006, 3). This involves small businesses in the same industry co-operating in joint bids for major contracts (Mazzonis 1996).

## Quebec

Co-operative development in Quebec has been particularly dynamic in the last twenty years due in part to legislative changes that created two new variations on the traditional co-op model — the solidarity co-operative and the worker-shareholder co-operative (Côté 2007). The solidarity co-op is a hybrid model that allows three types of membership in one co-operative: consumers, workers, and solidarity members (usually local organizations) (Labelle 1999). It is a versatile model that can be adapted to all sectors of the economy and enables access to additional capital and expertise through the support members, which makes it one of the more commonly used models for new co-operative start-ups in Quebec (Côté 2007).

The worker-shareholder co-op model allows workers to collectively purchase shares in the company they work for through a new co-op, giving the co-op “stock voting rights according to its share of ownership” (Labelle 1999, 2). The co-op’s votes in the private company are determined by the number of participating workers and based on the one member, one vote formula. The worker-shareholder co-op acquires a portion of corporate profits and is able to participate in the company’s decision making. This model also enables the company to acquire expansion capital, facilitate corporate restructuring, and enhance personnel retention.

In 1985, in an effort to encourage further investment in co-operatives, the Government of Quebec established the Régime d’investissement Coopératif (System Co-operative Investment Tax Incentive, SCI), which gives members and workers a personal income tax deduction of up to 150 percent of any capital invested in the co-op (Labelle 1999). By 1999, the SCI had enabled the investment of “\$170 million in producer and worker co-operatives,” mainly as forestry co-ops doubled their investments from 1996 to 1997 (Labelle 1999, 4).

In an even more direct action towards the support of co-operatives, the Government of Quebec created Investment Quebec, a government corporation that established, among other initiatives, a \$140 million fund to provide loans to co-operatives. This co-op development fund enjoys the reputation of being highly productive and “having the lowest losses” in comparison to other funds (Labelle 1999, 3).

In 2003, the Government of Quebec launched a co-operative development policy with four major areas of action:

1. Introduce an effective and innovative legal framework
2. Develop or improve capitalization and financing tools suitable for the co-operative environment
3. Improve consulting services available to co-operatives
4. Acknowledge the role of co-operatives by integrating and harmonizing government action in the area of co-operative development, which translates into a committed procurement policy (Government of Quebec 2003, 9).

Labelle (1999) states that the reasons for the number and vitality of the Quebec co-operatives are the “strong organizational support from established cooperatives and the federations they have created, along with the support and partnership of the Quebec government” (4).

## CO-OP POLICY IN MANITOBA

**I**N MANITOBA, there is a long history of co-operatives, co-op development, and public policy support for co-operatives. However, because the supportive infrastructure is not well developed, the sector lacks cohesiveness and strength. There is not even an accurate accounting of the number of co-operatives in the province, although estimates suggest there are more than 350 co-ops with a membership of 290,000 (Manitoba Finance 2006 as cited in Loxley and Simpson 2007). With regard to public policy, Loxley and Simpson (2007, 37) note that “the policy environment in Manitoba appears to be much less enabling for co-ops than in Quebec, which, as a result, has a much larger scale of co-operative operations.”

Co-operatives are organized under the Manitoba Co-operative Association (MCA), although only about 150 participate as members (MCA 2008). With only one staff person, the MCA remains woefully under resourced to create the supportive environment that would lead to a thriving and vibrant co-operative community in Manitoba.

The provincial government has launched the Manitoba Community Enterprise Development Tax Credit Program (MCEDP) as a tool for community-based enterprises to raise equity capital. Individual investors in co-operatives, for example, receive a 30 percent personal income tax credit through this program (MCEDP 2006). However, Loxley and Simpson (2007) argue that the tax credit has not been used to its full potential, perhaps due to the relatively low demand for the program. Chernoff (2008) identifies other possible reasons why uptake of this financing mechanism has been slow. The government is reluctant to allow for the pooling of equity capital in CED investment funds and has also placed restrictions on the types of business activity deemed eligible. Fishing, farming, property ownership and management, forestry, and performing arts, for example, do not qualify under the program.

The Government of Manitoba has also created a Community Economic Development Policy Framework that is intended to act as a lens in its departments, programming, and policy development (MacKinnon 2006 as cited in Loxley and Simpson 2007). The principles

of this policy framework include support for local employment, skill development and training, local ownership, community participation, and sustainable development. While this would seem to be a foundational policy from which support for co-operative development would naturally emerge, MacKinnon argues that this inter-departmental policy means that “CED has become the interest of everyone, but the responsibility of no one. There is no single champion and no real budget” because there are no enforcing mechanisms in place (as cited in Loxley and Simpson 2007, 33).

The provincial government has made some attempts to shape procurement policies in ways that could be supportive to at least some co-operatives. The Sustainable Development Act articulates a prioritization for procurement that considers the ecological, economic, social, and cultural impacts that could particularly advantage co-operatives with environmentally sound practices (Government of Manitoba 1997). The government has also committed to becoming a purchaser on the Winnipeg Social Purchasing Portal (WSPP), an online shopping guide that lists social enterprises and community-based businesses that create jobs for people with barriers to employment (WSPP 2004). Many co-operatives appear as suppliers on this website, suggesting that there is a clear opportunity for this procurement practice to benefit co-ops. However, there is little evidence to suggest that either of these procurement policies has had any impact on the government’s practices to date.

The Manitoba tax structure for personal and corporate income does not provide any advantage to co-operatives, although they will be benefiting in general as the provincial government recently announced a reduction in corporate income tax rates (see Table 3). Unlike the environment for co-ops in Italy and Spain, Manitoba has no specific, advantageous tax policy for co-operatives or any tax mechanism that strengthens the sector and its infrastructure as a whole.

Table 3: Corporate Income Tax Rates Since 1999

<b>Taxable Income</b>	<b>1999</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Up to \$200,000	8%	3.0%	2.0%	1.0%
\$200,000 to \$400,000	17.0%	3.0%	2.0%	1.0%
Over \$400,000	17.0%	14.0%	13.0%	12.0%

Source: Manitoba Finance 2007. “The 2007 Budget Papers: C. Taxation Adjustments,” page C6.

The province does have a Co-operative Development Services Department within Manitoba Agriculture, Food, and Rural Initiatives (MAFRI 2008), which provides technical assistance and other support to co-operatives. There is also the Co-op Promotions Board, which offers small grants for co-operative development and promotion, as well as the Co-operative Loans Guarantee Board, which helps co-operatives gain access to financing.

In the summer of 2008, MAFRI (2008a) went through an engagement and visioning process with the co-operative community that led to a co-op development strategy with three main objectives:

1. Create a more supportive environment for the establishment and ongoing operation of co-operatives
2. Foster better awareness and understanding of the nature and value of co-operatives
3. Provide better infrastructure supports and services for co-operatives (4)

The Manitoba government has stated its support for a number of strategies to assist co-op development, including public awareness; education and skill development for the co-op community; policy mechanisms that strengthen and create a self-sustaining co-op infrastructure; technical assistance; financing mechanisms; and procurement policies. Despite these good intentions, however, it remains to be seen what the provincial government is willing to follow through on, and provide the resources for, in the realization of this vision.

## CONCLUSION

THE RESEARCH FINDINGS demonstrate that the level of co-operative development is directly related to the nature of the supportive environment, the strength of the sector's infrastructure, and government commitment to enabling the growth of this environment and infrastructure through policy, programming, and funding.

All of the regions under study have an infrastructure that provides technical assistance and co-op development services for communities and collective entrepreneurs. These services are complimented by funds to support co-operative development, an important acknow-

ledgement that co-op start-ups require both technical support and financial resources. These services are not only reactive to demand but also play an animating function that seeks out new opportunities for co-operative development and brings people and resources together to take advantage of them.

The co-operative communities in Italy and Spain have both developed key educational strategies, with federations and support groups cultivating their own research and development capacities as well as partnerships with universities for training and internship programs. Mondragon even created its own university for co-operative education and skills development, which provides a continuous supply of new, well-educated co-operative members, managers, and directors.

Access to capital is also critical, and these three regions have significant capital pools dedicated to supporting the establishment of new co-operatives, co-op conversions, and co-op expansions. These capital pools are made up of permanent capital owned and controlled by the co-operative community; governments have played a significant role in creating and growing the capital pools through direct contributions or tax mechanisms that facilitate their growth.

The three regions also demonstrate considerable co-operative community infrastructure beyond the financing, educational, and technical support/animation capacities already described. Their organization into federations, associations, and other governance forms has clearly been the result of solidarity and vision, and has enabled a more coherent and strategic approach to co-operative development than would have been possible otherwise. Governments have played a significant role in strengthening and providing resources for this infrastructure, either through direct financial contributions or by creating tax mechanisms that provide resources to assist in co-op development.

It is important to note the government perspective on its role in co-operative development in these regions. Governments are strongly committed to co-operatives as preferred, or at least significant, business models deserving of intentional and strategic supportive interventions and mechanisms. As mentioned, there is supportive policy, programming, and funding for co-ops and co-op development. However, government does not see itself as the lead stakeholder in the process or the sector, but rather plays a supportive and enabling role while acknowledging the leadership of the co-op community. This ensures sector ownership of the strategic direction, infrastructure, financing mechanisms, and co-operative development activities.

## POLICY RECOMMENDATIONS

- **Declare a government commitment to co-operative development**, including co-production of public policy with the co-op community in recognition of their preferable business model for individuals, communities, and government priorities.
- **Invest resources and political will in the Co-op Visioning Strategy** and ensure that the process is led by the co-operative community empowered with the capacity to mobilize the necessary actors and resources to achieve the goals.
- **Strengthen the capacity of the Manitoba Co-operative Association**, recognizing the critical role played by sector infrastructure and services — including education, technical assistance and training, research and policy development/advocacy, and animating functions — in the success of co-operative development. Although this would require government funding in the short term, long-term sustainability could be achieved by creating a tax mechanism to facilitate sector investment in co-op infrastructure and the MCA.
- **Create a tax mechanism** that would strengthen co-op infrastructure and sector associations as well as create a patient capital fund owned and managed by the co-op community. This could be achieved through contributions from the co-op sector itself, with matching funds from government. Options might include
  - allowing for corporate income tax redirection from co-operatives to the MCA as well as to a co-operative development fund with both granting and patient capital components managed by the co-op community
  - providing a 100 percent corporate income tax credit for contributions made by co-operatives to this co-op development fund
- **Ensure the adequate provision of technical assistance for co-operative development** through existing departmental staff, a technical assistance fund, and funding to build the capacity of the MCA. Ensure that in the long term, the co-op community has sufficient resources to provide this service itself.
- **Build the capacity of the co-operative community** through training and other skill development strategies for staff, management, and directors of co-operatives. Again, an effective tax mechanism would ensure that the co-op community has the long-term capacity to undertake these strategies itself.
- **Promote and strengthen the CED Tax Credit** to ensure that this tool is known to all those involved in co-op development. Also ensure sufficient staffing capacity to undertake promotion strategies as well as to support the navigation of the tax credit process for co-operatives.

- **Create tax incentives for indivisible reserves** in order to facilitate and motivate the capitalization of co-operatives as well as significantly strengthen and enhance the sustainability of co-ops.
- **Create a legal framework for multistakeholder co-operatives**, as in Quebec, in order to enable broader and more diverse member/ownership in co-operatives as well as increase access to capital for co-operative development.
- **Strengthen procurement policies to support co-operatives**, recognizing their significant comparative advantage to communities and government priorities when considering the social return on investment and local economic spin-offs. Create accountability mechanisms to ensure that procurement practices actually reflect established policies.

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