

The Monitor: 5 years of achievements



International Co-operative Alliance
Global Conference
and General Assembly

14-17 November 2017, Kuala Lumpur, Malaysia



**WORLD
CO-OPERATIVE
MONITOR**

Co-operatives: Putting People at the Centre Of Development

Gianluca Salvatori



Euricse

Achievement #1

Adopting a
“knowledge economy” approach

Knowledge-building



Norsk Geografisk Tidsskrift - Norwegian Journal of Geography
Volume 70, 2016 - Issue 3 in the Forpoints of Evolutionary Economic Geography

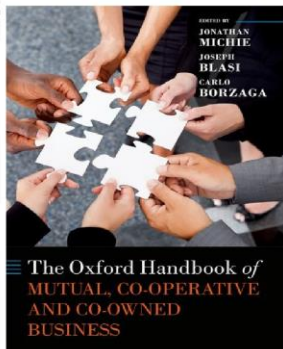
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Articles
Nordic innovation models: Why is Norway different?
Philip Cooke

Pages 190-201 | Received 18 Nov 2014, Accepted 03 Nov 2015, Published online 04 May 2016

Download citation | <http://dx.doi.org/10.1080/00291951.2016.1167120>

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Annals of Public and Cooperative Economics
Annali dell'economia pubblica, sociale ed cooperativa

Original Article
CREDIT UNIONS AS CONDUITS FOR MICROFINANCE DELIVERY IN CAMEROON
Nathanael OJONG

First published: 9 May 2014 | Full publication history
DOI: 10.1111/apce.12041 | View article online
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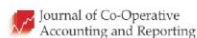
ABSTRACT

The study objective is to assess why official statistics give the impression that Norway has low levels of innovation compared to other Nordic countries. The author examines innovation practices in Denmark and Norway to demonstrate that this is not the case. The results reveal that official statistics are misleading and that Norway has a high level of innovation but spends relatively less on scientific research. A further finding is that in Finland and Sweden innovation is heavily based on science and technology, whereas Denmark and Norway are clearly more pragmatic and base their innovation more on a 'doing, using, and interacting' (DUI) post-

ABSTRACT

While financial inclusion is the buzzword now, especially in development finance studies, research on the role of credit unions in the financial inclusion debate in the global South is sparse. This study helps to fill this gap by analyzing the role credit unions play in the delivery of financial services to the 'unbankables'. We analyze the strategies used by credit unions to reach the unbankables. We show how credit unions have been able to attract new members and offer a variety of financial services through linkages with informal savings and credit clubs, and by using domestic remittance services to build relationships.

1 Introduction



ADOPTION OF SUSTAINABILITY REPORTING AND ASSURANCE: A STUDY AMONG THE TOP 300 COOPERATIVE AND MUTUAL ORGANIZATIONS

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ABSTRACT

The relevance of sustainability reporting has greatly increased in recent decades, but the need to gain credibility has promoted companies to adopt assurance on sustainability reports. Prior research has analyzed these practices among stock companies. However, very few efforts have been made to develop a non-stock firm perspective. Social enterprises (e.g. cooperatives) have a special link with sustainability. Given the lack of previous studies, we aimed to analyze sustainability reporting and assurance among top cooperative and mutual organizations to find out whether adoption of reporting and assurance, and choice of assessor, were associated with factors country and sector. Our findings indicated that the cooperative and mutual organizations domiciled in stakeholder-orientated countries were more likely to adopt sustainability reporting and assurance, and to choose an accountant as their assurance provider. It seems that adoption of sustainability reporting and choice of assessor is associated with sector, with organizations in more sensitive sectors more likely to issue sustainability reports, and to hire non-accounting providers.

ENVIRONMENT-BEHAVIOUR PROCEEDINGS JOURNAL

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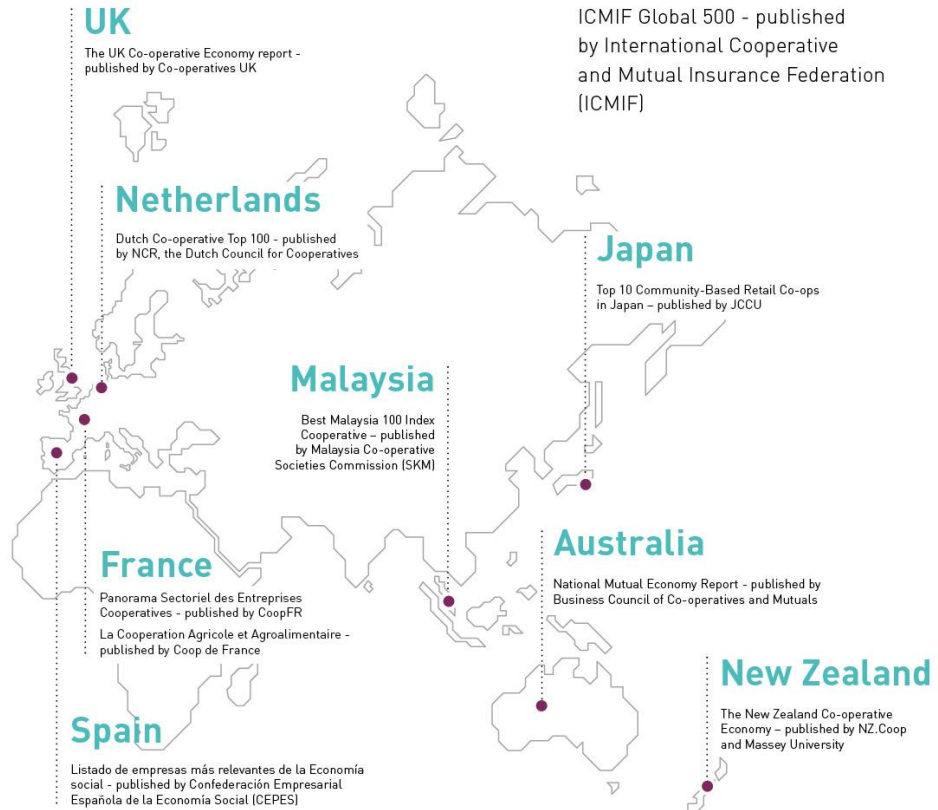
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690 | 691 | 692 | 693 | 694 | 695 | 696 | 697 | 698 | 699 | 700 | 701 | 702 | 703 | 704 | 705 | 706 | 707 | 708 | 709 | 710 | 711 | 712 | 713 | 714 | 715 | 716 | 717 | 718 | 719 | 720 | 721 | 722 | 723 | 724 | 725 | 726 | 727 | 728 | 729 | 730 | 731 | 732 | 733 | 734 | 735 | 736 | 737 | 738 | 739 | 740 | 741 | 742 | 743 | 744 | 745 | 746 | 747 | 748 | 749 | 750 | 751 | 752 | 753 | 754 | 755 | 756 | 757 | 758 | 759 | 760 | 761 | 762 | 763 | 764 | 765 | 766 | 767 | 768 | 769 | 770 | 771 | 772 | 773 | 774 | 775 | 776 | 777 | 778 | 779 | 780 | 781 | 782 | 783 | 784 | 785 | 786 | 787 | 788 | 789 | 790 | 791 | 792 | 793 | 794 | 795 | 796 | 797 | 798 | 799 | 800 | 801 | 802 | 803 | 804 | 805 | 806 | 807 | 808 | 809 | 810 | 811 | 812 | 813 | 814 | 815 | 816 | 817 | 818 | 819 | 820 | 821 | 822 | 823 | 824 | 825 | 826 | 827 | 828 | 829 | 830 | 831 | 832 | 833 | 834 | 835 | 836 | 837 | 838 | 839 | 840 | 841 | 842 | 843 | 844 | 845 | 846 | 847 | 848 | 849 | 850 | 851 | 852 | 853 | 854 | 855 | 856 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1878 | 1879 | 1880 | 1881 | 1882 | 1883 | 1884 | 1885 | 1886 | 1887 | 1888 | 1889 | 1890 | 1891 | 1892 | 1893 | 1894 | 1895 | 1896 | 1897 | 1898 | 1899 | 1900 | 1901 | 1902 | 1903 | 1904 | 1905 | 1906 | 1907 | 1908 | 1909 | 1910 | 1911 | 1912 | 1913 | 1914 | 1915 | 1916 | 1917 | 1918 | 1919 | 1920 | 1921 | 1922 | 1923 | 1924 | 1925 | 1926 | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 | 1933 | 1934 | 1935 | 1936 | 1937 | 1938 | 1939 | 1940 | 1941 | 1942 | 1943 | 1944 | 1945 | 1946 | 1947 | 1948 | 1949 | 1950

Achievement #2

Strengthening
a decentralized understanding



More national rankings



Global lists by sector

ICMIF Global 500 - published by International Cooperative and Mutual Insurance Federation (ICMIF)



International Co-operative Alliance
Global Conference
and General Assembly



Achievement #3

Looking in-depth
at co-operative fundamentals



Co-operative Capital

- Top 300 – good capitalization, in financial equilibrium and with sufficient profitability to support growth.
- SMEs - lower level of capitalization
- It's not the cooperative model that limits capitalization - size, sector, and region have more impact.



“...perhaps it is time we, as co-operative leaders, stop assuming that our co-operative identity only creates additional capital challenges and begin to realize that, in so many ways, our co-operative identity also creates benefits.”

Kathy Bardswick

Chair, ICA Blue Ribbon Commission on Capital



International Co-operative Alliance
Global Conference
and General Assembly



Achievement #4

Identifying
the trend lines

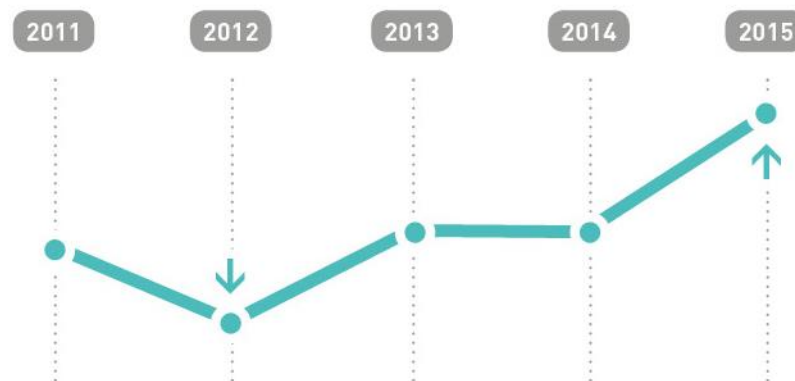


5 years of WCM - Sector Trend Analysis

SECTOR SNAPSHOTS AND TRENDS

New 5-year trend analysis

In this edition of the Monitor, trend analysis on the top co-operatives and mutuals by sector of activity are included in the sector snapshots.



Achievement #5

Representing
the strength and diversity



WCM Key Figures 2017

TOP 300

BASED ON TURNOVER IN US \$

distributed in

27 Countries

Recorded a turnover of

2,164.23

billion US \$

mainly concentrated in the "insurance" and "agriculture and food industries" sectors



TOP 300

BASED ON TURNOVER IN INTERNATIONAL \$

distributed in

28 Countries

Recorded a turnover of

2,398.68

billion International \$



International Co-operative Alliance
Global Conference
and General Assembly



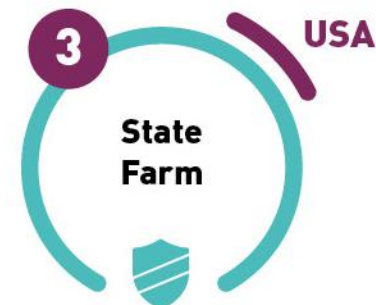
Achievement #6

Acknowledging
our co-operative “champions”



The Top 10

2015 Data



Germany



Japan



France



Germany



France



Japan



France



International Co-operative Alliance
Global Conference
and General Assembly





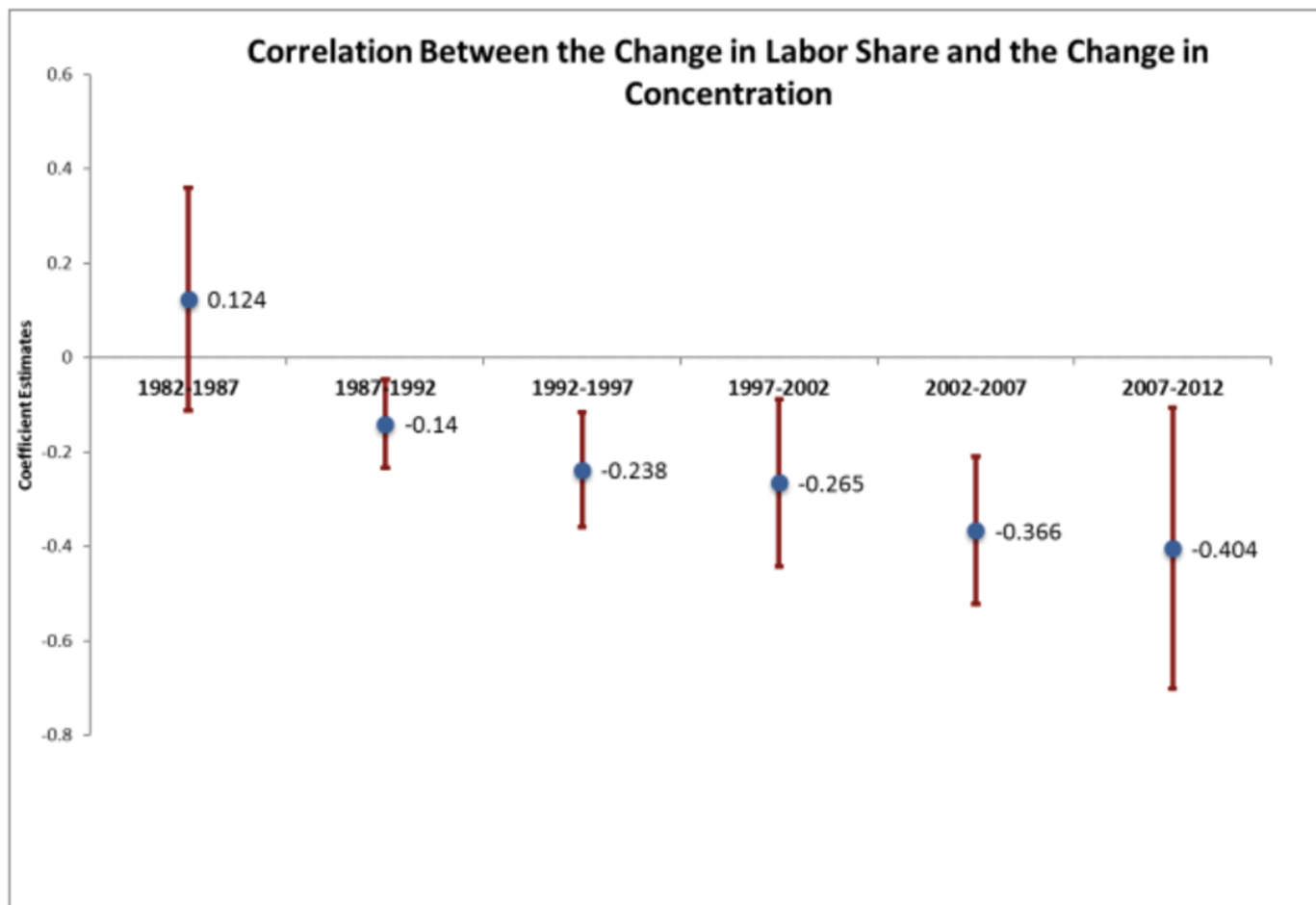
What next?

Challenges that
the co-operative model has to face



The effects of concentration

- The “superstar firm” model is characterized by “winner takes most” competition. The concentration of sales among firms within industries (like Google, Facebook, Amazon, Walmart) has risen across much of the private sector (also as a consequence of the development of highly competitive digital technologies and platforms). Industries with larger increases in concentration exhibit a larger decline in labour’s share. A small number of highly profitable (and low labour share) firms commands growing market share.
- **Co-operatives oppose the negative effects of firm concentration, both through their place-based nature, rooted in local communities, and through original mechanisms of networking (consortia, second-level organizations) that represent an alternative approach to the “scaling up” conundrum.**



Source: Concentrating on the fall of the labor share, National Bureau of Economic Research



The effects of automation

- Automation is destroying many jobs, in the manufacturing and in the service sector (middle class jobs). The consequence is a profound restructuring of the workforce. As computers have matched humans in many skills and abilities, new jobs have to incorporate more skills based on the human interaction capacity, emotional intelligence and empathy (where computers are still behind). These are typically social skills (ex. caregiving and welfare services, health and wellbeing, education, community interest services).
- **Co-operatives – as people-oriented enterprises – combine social orientation, inclusive approach, ability to identify emerging social needs, specialisation in “high touch” and relational skills, proximity to users, workers participation in the decision making process, gender equality, high motivation among workers. This gives the co-operative model a specific advantage in providing a structured and stable infrastructure for the future of the work.**

The need for a new “social construction”



- These transformations are just the tip of the iceberg. A wide set of change is affecting our societies with an increasing number of new unmet social needs. At the same time the stocks of “social capital” is lower than in the past and the lack of social trust is perceived as a major issue. Building a broader sense of common good, capable of overcoming the fragmentation, is becoming a priority for many organizations (including the shareholder-owned companies: see Benefit corporations, Shared Value Theory, Inclusive Capitalism Theory, etc).
- **In this framework we are witnessing a new season for the development of the social economy, and in particular co-ops. The model of development that can balance economic sustainability and positive social impact is increasing in visibility and reputation. During the crisis the social economy sector was the only one that has increased in income, employment and range of activities.**



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Co-operative
Alliance



angkasa



A project of society

- The Monitor and national reports should develop towards including indicators that show the value of the cooperative movement's contribution to tackling these great challenges.
- Let's take the example of the SGDs. They are already being used as indicators of sustainable development, not only by governments but also by businesses.
- It should be a priority of the cooperative system to be at the forefront of this movement, showing the contribution of the cooperative model to social progress in our countries.
- Are we ready over the next 5 years to render the Monitor able to measure our movement with this priority in mind?

Thank you

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