

Discussion Paper¹

Co-operatives and Development

Introduction

While the first consumer co-operative experiment in Rochedale in 1844, inspired by the ideas of Robert Owen, is widely documented, it would seem the sociological study of co-operatives began in earnest from the 1960s onwards. While most of this literature was initially very descriptive (Spaul, 1965) it was only later that attempts were made to interrogate the development impact of co-operatives, the conditions necessary for success or those that contribute to failure, the role of the state in supporting the co-operative movement and other general approaches to co-operative development from below. A lot of this literature also used case studies to highlight experiences, practices and challenges.

At the same time, the Cold War also had a major impact on the literature and general discourse around co-operatives. From within the Soviet Union (Maslennikov, 1983) attempts were made to theorise the role of co-operatives in countries like Asia and Africa and how this linked with the global socialist system. Emphasis was also placed on understanding class formation in co-operatives, the nature of co-operative property, co-operatives in exchange and production, government and co-operatives (both in states with or without a capitalist orientation) and finally the training of experts in socialist countries.

Later on in the 80s and 90s, a policy orientated literature began emerging from the ILO, the World Bank and even the International Co-operative Alliance itself. With the advent of the Internet, the debate and study of co-operatives has become more textured. Comparative information is more easily available. Worker owned co-operatives have also been documented and these studies are available within this general pool of information.

This discussion paper draws from all the above sources.

Conceptual Issues

The ILO, in the Co-operative (Developing Countries) Recommendation, 1966 (No 127) defines a co-operative as follows:

an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organisation, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking, in which members actively participate.

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This definition by the ILO while recognising that equity within a co-operative comes from within, from its members, which is unlike a public company it nonetheless obscures the ownership dimension of co-operatives.

This stands in contrast to the definition by the International Co-operative Alliance (ICA) which states:

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

However, the notion of an “association of persons” has tended to focus mainly on member owners and has excluded employees of the co-operative from ownership. This separation of ownership from employees in a co-operative is normally expressed in the classification of consumer and producer co-operatives. In the former, member owners contribute to the internal market of the co-operative and buy from the co-operative and also own shares in the co-operative. Workers or employees in the co-operative do not have shares in the co-operative and are *de jure* as per the statute, are excluded from ownership.

Co-operatives also operate and exist at two levels - primary and secondary (sometimes referred to as central). Agricultural co-operatives are a good example of this. As primary economic enterprises these co-operatives produce a particular crop or fruit or livestock and so on. Their members are individual farmers who join the co-operative. Secondary or central co-operatives are made up of primary co-operatives as their members. Within branches of the agricultural sector, like maize for instance, secondary co-operatives have provided credit, cheaper inputs, transport, grading, cleaning and storage facilities, a marketing channel and processing facilities either downstream or upstream within the value chain.

“Apex national bodies” are meant to be the national voice of co-operatives in a country and are meant to represent its members in policy formulation and to devise strategies and programs for the development of co-operative activities. In many experiences apex bodies have failed to discharge their core function primarily because they have been controlled by government or have been the conduits for donor agendas (World Bank, 1993). In Italy, for example, there were three national co-operative bodies.

Sometimes co-operatives are classified as formal or informal (Attwood, 1988). This distinction largely relates to the legal status of a co-operative. A formal co-operative is by definition legally registered in terms of Co-operative legislation and has to comply with certain statutory requirements. An informal co-operative normally operates outside the ambit of the law but works with the values of a co-operative, has co-operative practices and might even have a voluntary constitution.

Worker Owned Co-operatives

Robert Oakshot's *Mondragon: Spain's Oasis of Democracy (1973)* and *The Case for Workers Co-ops (1978)* was pioneering in terms of exposing the most sophisticated worker owned co-operative complex to the world. The Mondragon worker owned co-operatives have grown dramatically since their initial formation in 1956 – from 23 workers in one co-operative to 19,500 worker owners in more than one hundred worker co-operatives in 1991. They have also displayed a phenomenal record of success – of the 103 worker co-operatives that were created from 1956 to 1986, only 3 have been shut down (Whyte, 1991). 'Worker owner' relations have impacted on Mondragon co-operatives in three important respects (Whyte, 1991). Firstly, management in Mondragon co-operatives does not have a right to vote. They are located alongside the board of co-operatives and merely participate in board meetings to make recommendations. The general policy direction of the co-operative is decided by the worker owner board members; managers merely implement. In the second instance, worker owners are at the core of all co-operatives. For example, the Co-operative Bank in Mondragon is a secondary co-operative but its employees also have ownership in the co-operative and are represented in the board and share in surpluses. In the third instance, worker owner relations have incentivised the labour process. Workers do not require typical hierarchical work relationships to ensure productivity. Instead, shares in surpluses, participation in decisionmaking and commitment as worker owners have ensured that worker co-operatives in Mondragon are more productive than their capitalist counterparts.

Other experiences of worker owned co-operatives exist in situations where trade unions have attempted worker buyouts. In the Third World, the Kamani Tubes Experiment stands out. It is documented by Srinivas in *Worker Takeover in Industry – The Kamani Tubes Experiment (1993)*. Set up in Bombay in 1959 by the Kamani family, Kamani Tubes was engaged in manufacturing non-ferrous products which enjoyed a good market. The death of the patriarch of the family in 1972 led to the decline of the Kamani Empire. Internecine feuds amongst the family members adversely affected the performance of the Kamani group of companies. Kamani Tubes was no exception. The frequent siphoning off of funds along with inept and non-professional management spelt doom for the unit. During the early eighties the unit suffered heavy losses and by 1985 the losses had accumulated to a large amount with increasing liabilities. Failing to respond to the crisis, the management abandoned the factory premises in September 1985. At this juncture, the workers of Kamani Tubes, through their union, explored various possibilities for reviving the unit. A revival scheme prepared by the workers was presented to the Supreme Court which in turn directed the Board for Industrial and Financial Reconstruction (BIFR) to file a feasibility study of the workers scheme. Based on the report submitted by BIFR, the Supreme Court gave a historic judgement in September 1988 favouring worker takeover of Kamani Tubes on a co-operative basis. This decision was consistent with the provisions of the Sick Industrial Companies Act, 1985 which facilitates the takeover of a sick company by its employees through formation of a co-operative.

Like Kamani, in South Africa the use of worker owned co-operatives was also used in a defensive situation. In most instances, during the eighties trade union linked co-operatives were used to provide subsistence employment to workers who lost their jobs.

In general the conclusions reached by Philips from her case studies is that “ co-op collapse is common, degeneration is manifest, and those co-ops that do survive struggle economically. The case studies also illustrated some of the classic problems arising from these pressures: undercapitalisation, marketing difficulties, low productivity, uncompetitiveness and self-exploitation". However, the focus by Kate Phillips on South African co-operatives was one sided and did not take into account the dualistic character of the co-operative sector. Parallel to the worker owned co-operatives in South Africa were numerous white owned agricultural co-operatives that were provided with a host of enabling, protective and incentive based policy support from the state. This enabled them, particularly the seasonal grain co-operatives (developed below) to become billion rand economic operations.

The Development Contribution Of Co-operatives

Formal cooperatives were first introduced in sub-Saharan Africa (SSA) by colonial governments, often for the purpose of promoting cash crops by peasant farmers. After independence, many SSA governments adopted policies that further accentuated the role of co-operatives and other rural organisations in the agricultural sector. This one sided approach to co-operatives, as instruments only for agricultural development, failed to draw on the potential of co-operatives to develop other sectors of the rural economy. In apartheid South Africa this was also the case with enabling legislation and incentive based policy measures being used to support the development of agricultural co-operatives (Amin and Bernstein, 1995).

In the main, the development potential of primary co-operatives resides in the following attributes:

- Internal capital formation. This happens by pooling member fees and share purchases into an internal capital pool. This is further enlarged if co-operatives re-invest a portion of their surplus or borrow from member surpluses. Within the wider movement the role of co-operative banks are essential in providing technical support, business advice but most importantly start-up or venture capital. In Mondragon the co-operative bank, also known as the Caja Laboral Popular, has played a crucial role in financing the co-operative movement and planning the formation of new co-operatives or assisting with the conversion of private enterprises (Whyte, 1988);
- Locally based asset formation and control. As the co-operative invests its capital in equipment and land or even inventory, it contributes to local asset formation that would be controlled by member owners in the co-operative rather than an outside stakeholder. These member owners would be responsible for these assets due to ownership but would also have the prerogative to dispense with them and even replenish them after depreciation sets in ;

- Links land redistribution to productive economic activity. This is particularly the case with rural development. With this link land reform policy can be implemented in a more sustainable manner and contribute to micro-economic activity and the efficacy of development strategy;
- Employment. To this extent co-operatives can provide for self-employment for individual farmers or can contribute to full time employment or seasonal employment. In a context in which there isn't proper state support or protection or no co-operative movement linked into a wider political program, employment created through co-operatives would merely amount to "survivalist jobs" earning co-op members an income far less than a living wage and amounting to self exploitation (Phillip T.K);
- Co-operative movement networks. These exist when the demand and supply side of the market are organised through co-operatives. This allows for needs to be met in a more planned way but also provides consumers with cheaper products or services. To this extent the market is socialised and controlled and co-ordinated by decisions made jointly by producers and consumers (Wainwright, 1994).

Within secondary or central co-operatives involved in development activity, the following positive contribution has been identified by the World Bank (1993):

- They provide their members with the advantage of economies of scale. By combining their resources producers can obtain needed goods and services at reduced costs, and market their produce in larger volumes, giving them a stronger bargaining position in dealing with traders;
- They can link small-scale producers to the national economy. By serving as means for obtaining inputs and marketing of produce for their members, the organisations can help to incorporate the smaller producers into the national economy and contribute to higher productivity and improved farmer income in the small holder sector, for instance;
- They can contribute to rural stability. By providing an institutional permanence for self-help, these community-based organisations can extend services to members over the long term. When collaborating with development projects, they can continue project related activities after external assistance has been concluded.

Development Approaches

In terms of the development approaches used vis-à-vis co-operatives as development instruments, the literature points broadly to three experiences. In the first experience, mainly in the Third World, co-operatives were used in primary export sectors, which were very important to the local economy. The rationality of centralised macro planning

gave politicians the power to decide policy ends and planners the power to decide means or policy interventions to realise these ends (Hyden, 1988). Planners in the state provided “blue prints” or models for the role of co-operatives in agrarian reform and farmers on the ground were forced into these socially engineered co-operative relations. In the main these co-operatives were largely state controlled and where conveyor belts of state policy, rather than understood as institutions that needed to be nurtured in a wider web of political and economic relations.

In an attempt to reclaim the autonomy of co-operatives as development instruments, a key theme in the literature has pointed to a ‘green house’ approach (Hyden, 1988). In this approach, rather than organising people for purposes beyond their comprehension and interest, the greenhouse approach focuses on factors which help local efforts grow on their own. Thus, rather than insisting on implanting organisational models, irrespective of whether or not they fit the political economy of a given society, the green house approach takes as its starting point what exists on the ground and encourages organisational development from below or from within. To this extent, this approach recognises the richness of institutional forms and origins that exist in the global co-operative movement. However, beyond this, green house development of co-operatives is about a philosophy of incubating a “self-help” culture; informal co-operatives are nudged to become formal co-operatives. This would happen by reclaiming the autonomous nature of co-operatives, while at the same time, empowering and strengthening apex organisations to perform a host of support functions for primary co-ops.

From a Northern donor perspective the green house approach is useful and allows donors to work closely with national apex organisations in the Third World. Three problems emerge from this approach. Firstly, the assumption that the organic knowledge of people outside any informal self-help group is less than those in it, is not necessarily the case. This means working with people that have not formed any kind of informal co-operative does not mean that a co-operative cannot grow even from very “formal beginnings” particularly if the process capacitating the co-operative is empowering. Secondly, the state cannot be ignored completely in the context of co-operative development. The state in any country is crucial for the development of a co-operative movement. However, the challenge is finding the right balance between state control and complete non-intervention. Finally, in the context of liberalisation the greenhouse approach to co-operative development produces weeds and sick plants that are basically capitalist enterprises that undermine the essential founding principles and philosophy of co-operatives.

A third approach in the literature to co-operatives in development can best be termed the “transformation from below” approach (Wainwright, 1994). This approach proceeds with the understanding that co-operatives are part of social movements in which the organic knowledge of its members is crucial for its development and existence. This however, does not preclude political relationships with parties or “new vanguards”. This party-to-movement relationship is not one-sided or instrumentalised and it provides co-operatives with a political and strategic role to advance transformation from below such that control of the economy and development is a central driving force. Transformation through co-operatives means socialising economic relationships and changing the basis of overall

economic coordination. In Lega Italy, this existed in the relationship between the Italian Communist Party and the co-operative movement. Together with support from the state the co-operative movement in Lega was able to advance worker take-overs and buy outs and even new co-operatives were established in a host of economic sectors. Also in Brazil currently, the Workers Party is supporting the Landless Workers Movement by using its positioning in local and provincial state legislatures to open up blocked spaces for advance.

Case Studies

While the literature on co-operatives contains numerous case studies, we concentrate on two experiences; namely, dairy co-operatives in India and the white owned seasonal grain co-operatives in South Africa. These case studies are meant to highlight the various institutional forms that co-ops can take, the diverse activities co-ops can be involved in, the role of the state and policy, contributions of these co-operatives to rural development and finally, some of the problems encountered.

(1) Dairy Co-operatives in India

Amul co-operative dairy is located in the town of Anand which is part of the Kaira or Kheda district in the Gujarat state (George, 1998). This dairy is part of a milk co-operative that began after the Second World War, in 1946. Prior to this dairy production was in private hands and given exclusive rights to supply the nearby Bombay market. In response to this, dairy producers came under the influence of Gandhian philosophy and nationalist revolutionaries which prompted the growth of the dairy co-operatives (Patel, 1988).

In 1947 there were only 8 village based co-operatives with 432 milk producers. By 1983 this had increased dramatically to 895 villages involving 352 000 milk producers collecting about 183,820,076 litres yearly (Patel, 1988). In terms of the organisational structure of the co-operatives, it operates with three tiers (Baviskar, 1988): one at village level, which is a co-operative society and the other at district level, made up of numerous village co-operatives. Together the various districts form a federation at a state or provincial level.

Farmer members of the co-operative sell milk to the co-op twice daily, in the morning and afternoon. The local co-operative supplies the district, which runs the Amul dairy and is responsible for, procuring, marketing the output and processing. Quality and grading is done by the district level co-operatives. Amul dairy produces all the by-products of milk – cheese, butter, buttermilk. Amul also has a technology center where they conduct scientific research and business feasibility studies to increase product diversity. In addition, the co-operative provides other services and supplies to co-operative members: they provide a guaranteed market for milk at a fixed price, supply cattle feed at reasonable cost and provide regular and efficient veterinary services in the village itself (Baviskar, 1988).

State policy support for the dairy and milk producing co-operatives has been at three levels. The first has been at the level of breeding technology for dairy cows. Local and indigenous species are crossbred for high milk output. Secondly, the nutrient content of cow fodder has been improved. Thirdly the state policy has also contributed to transport linkages. In this regard the state has provided the necessary infrastructure for transportation like roads, vehicles and communication lines. Currently, the state is trying to replicate the Amul dairy co-operatives in other parts of India where there has been a dire shortage of milk. The extent to which the state can succeed will depend on its understanding the specific success factors of the Amul Co-operatives.

As a vehicle for rural development the Amul co-operative has had a differential impact. While the co-operative is open to everyone notwithstanding caste, class and religion, large land owners are in the majority and together with middle level land owners have been the main beneficiaries of the benefits provided by the co-operative. Landless workers have not been able to gain directly. At the same time, the co-operatives have created jobs estimated at about 5000 in Gujarat state alone, with an average of six persons per co-operative (Apte, 1988). In addition, the dairy co-operatives generate employment in their plants as well as in the transport of milk and milk products, in the manufacture of cattlefeed and in the financing agencies and infrastructural services (Apte, 1988).

Annually after 50 per cent of the annual profit is distributed amongst members, the remaining amount is allotted to various funds such as the reserve fund, charity fund, extension of co-operative fund etc. (Patel, 1988). In the end these allocations of co-operative surpluses have contributed to local development through the establishment of schools, health care centers, construction of roads, provision of water supplies and electricity connections to villages. Also, women have been educated and empowered in terms of family planning and a broader understanding of economic issues and processes (developed below).

At the same time, while the dairy co-operatives have been hailed as the harbingers of the white revolution (following the green revolution) and which has been more successful in terms of contributing to rural development, several problems plague these co-operatives. Firstly, land ownership is governed by the market and hence most people cannot afford to purchase land and engage in dairy farming activities. Secondly, women are mainly involved in tending cows and buffaloes in Indian villages and they deliver milk to the co-operatives, more so than men do in Indian villages (Apte, 1988). As a result they have achieved an improved status through being involved in milk production and earning an income from it. Particularly widows have been able to increase household income. However, men still dominate the co-operatives and its leadership structures.

Most members are also faced with a lack of capital (Patel, 1988). The co-ops don't provide credit and hence it is difficult for members to start up, expand and maintain their cows. After about a year or two a cow dries up and there is a need for another cow. In the end, if loans are taken it is difficult to repay credit institutions that have agreements with co-ops to deduct a certain percentage of member's sales. This mainly affects farmers

negatively who have one cow. As opposed to farmers with several cows who are able to rotate their cows, a farmer with a single cow over uses the cow such that it dries up before the loan can be paid. This creates debt.

A fourth problem facing these co-operatives is management. While the management has not been corrupt it has been made up exclusively of upper caste large landowners. They are literate, compared to the widespread illiteracy amongst most members, and have been able to manipulate and direct the co-operative according to their ideas and interests (Apte, 1988). This type of management, which completely undermines member participation in decision-making, is also referred to as 'Paternal Managerialism'.

(2) South African "White Owned" Seasonal Grain Co-operatives

In the South African context white agricultural co-operatives have been used as important instruments of rural development. Currently, about 250 agricultural co-operatives have emerged in South Africa with around 142 000 members, total assets of some R12.7 billion, total turnover of some R22.5 billion, and annual pre-tax profits of more than R500 million (Amin and Bernstein, 1995). In addition, according to Amin and Bernstein, agricultural co-operatives handle all exports of citrus and deciduous fruit, handle and/or process the entire wool clip, and market 90% of dried fruit. On the input side, they provide and/or finance 90% of the fertiliser, 85% of the fuel, 65% of the chemicals, and a significant proportion of the machinery and implements, used by white farmers; they also provide 25% of credit used by white farmers (Amin and Bernstein, 1995: 5). At the heart of this white owned agricultural complex are eleven summer grain co-operatives. These co-operatives are mainly concentrated north of the country and in the Free State and they dominate the rural agricultural economy. The two largest summer grain co-operatives OTK and SWK have an annual turnover of R2.374 bn and R2.22 bn respectively, which compares with some of South Africa's largest food corporations like Imperial Cold Storage with an annual turnover of R2.4 bn and Rainbow Chickens with a turnover of R1.5 bn in 1993.

These co-operatives provide a host of agri-services to their farmer members. These range from receiving, handling, grading, fumigating and storing controlled commodities. A levy is charged to members on the volume of business done with members and this helps to finance other business activities. The second important role of these co-operatives is the channeling of Land Bank funds (and those acquired from other financial institutions) to members. Funds are provided to members to purchase production inputs. Drought relief funds have also been channeled through these co-operatives to their members. The third service provided by these co-operatives to members is general trading of bulk procured production supplies – seeds, fertilizers, pesticides, herbicides, and farm implements and machinery and equipment – as well as consumer goods. Increasingly trade is also happening with non-members. A fourth service provided by these co-operatives to members is an insurance brokering service for short-term cover and Sentraos for crop insurance. Some co-operatives also provide group schemes, pension funds and credit insurance for their personnel and for members. Finally, these co-operatives provide

secondary processing of agricultural produce. This is mainly in downstream activities. Examples of such activities are: maize milling, peanut butter production, sunflower oil pressing, malting etc. A few co-operatives have specialised upstream into fertiliser blending and seed multiplication.

In terms of state support this came through agriculturally skewed co-operative legislation, the 1981 Co-operatives Act 91, which was largely enabling for these co-operatives. However, these co-operatives were also beneficiaries of government policy through the Land Bank Act and the Income Tax Act. In the terms of the Land Bank, summer grain co-operatives were designated agents of the Land Bank and have administered loans and drought relief for small fees to members. Drought relief provided farmers with major direct and indirect financial supports. This included concessions for mortgage loans to assist with the consolidation of debt; consolidated carry-over debts to be repayable over a six-year period and interest subsidy by government on new production credit. Although these concessions were modified and gave added benefits to summer grain co-operatives. In 1992 a massive emergency relief scheme involving the transfer of R2 400 million to assist farmers and co-operatives was introduced by the government. The largest proportion of this finance went to summer grain co-operatives (i.e. 88%, which reduced the debt of summer grain co-operatives by 82%).

In terms of tax benefits, prior to 1977 agricultural co-operatives only paid income tax on profits from non-members turnover. Later, in 1976 and due to pressure, co-operatives have been taxed on the company rate of 35%. However, the Income Tax Act grants agricultural co-operatives special concessions ranging from allowances for purchase of buildings and machinery, general depreciation benefits and an allowance for losses as a result of damage to farm products by the control boards. Also surpluses declared as bonuses six months of the year-end also can be deducted for tax purposes.

At the same time, the recent changes in the tax laws which ended a ten year tax holiday in 1987; the gradual movement of Land Bank lending towards market related interest rates since the mid-1980s; the deregulation of the maize board and the end of the apartheid dispensation have posed serious challenges to the seasonal grain co-operatives. Instead of opening up membership to more African members, in particular, they have attempted to consolidate their positions as powerful white “enterprises” through a host of strategies. Bernstein and Amin note the following strategies adopted by these co-operatives: improving management practices; amalgamations (since 1990); diversifying activities into mostly downstream processing; expanding non-member business, especially in the former homelands; converting to companies under the provisions of the Amendment Act 37 of 1993 and entering maize marketing on their own account from the 1995-1996 season.

This poses serious challenges for rural development policy and for consideration to be given to breaking the monopoly position of these co-operatives and limiting their statutory privileges or alternatively building powerful “black owned” secondary co-operatives in various branches of the rural agricultural economy to bolster the emergence

of black farmers and ensure that they also draw on the policy benefits that are ensconced within the legal and policy framework that has supported white agriculture.

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