



## Society for Co-operative Studies in Ireland



Image: Co-operatives UK

## A programme for primary level schools

**Tanya Lalor**

METHOD

With support from **Bridget Carroll, Centre for Co-operative Studies, University College Cork**

**Golden Jubilee Trust** 

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## Acronyms used

ICA	International Co-operative Alliance
ICOS	Irish Co-operative Organisation Society
ILCU	Irish League of Credit Unions
SCSI	Society of Co-operative Studies in Ireland
SDGs	Sustainable Development Goals
UN	United Nations

## Foreword

Over the past century, co-operatives have performed a pivotal role in addressing issues facing both rural and urban communities in Ireland. Indeed, co-operatives are an ideal organisational entity to harness the commitment of people to create a fairer and more sustainable Ireland. However, research has highlighted that co-operatives encounter a number of barriers to their development including a lack of awareness of the contribution that they can make. This co-operative resource guide aims to promote awareness of the potency of co-operatives among both primary school pupils.

We, the Society for Co-operative Studies in Ireland are grateful to the Golden Jubilee Trust for providing funding to develop the resource guide. In addition, we would like to thank, Michael Gavin whose idea it was to develop the education resource materials; Bridget Carroll (Society for Co-operative Studies in Ireland) who liaised with the researcher; those who gave of their time to feature in the four videos on co-operatives; Thady Kavanagh who expertly completed the videos and to Tanya Lalor (researcher) of Method Consultants for her commitment and expertise in ensuring that the guide reached completion.

Gerard Doyle

Society for Co-operative Studies in Ireland

# Introduction to this manual

## WHAT IS ITS PURPOSE?

This manual is a resource for teachers of primary level pupils. There are four core lessons in this manual that explore what a co-operative is and their relevance in Ireland and the world.

The aim of the manual is to introduce the concept of co-operatives to pupils and to consider how they are different to other forms of business. Its hope is to raise awareness among pupils of the co-operative model and how it is relevant to their lives.

The manual is aimed at pupils at 4<sup>th</sup> or 5<sup>th</sup> class but can be adapted and used by teachers for other classes, and can be used across a wide range of subjects, including geography, history or other relevant part of Social, Environmental and Scientific Education (SESE).

The programme places co-operatives in the context of issues facing the world. In particular, the role of co-operatives in contributing to the United Nation's Sustainable Development Goals (SDGs) is included in one of the units. These goals include eliminating poverty; decent work; reducing inequalities; climate action; gender equality; and social justice.

The segments in the units are timed (please note that these are estimates), so that teachers can adapt the lessons to suit their needs, and the duration of their session and courses. Each lesson has a lesson plan which outlines its learning objectives for the teacher.

The manual is practical and pupil-centred – activities and lesson plans are designed to maximise interaction, feedback, discussion, and collaboration through group activities. Some of the exercises require the use of audio-visual equipment and WIFI (as videos and YouTube clips are used). A set of PowerPoint slides also accompany this manual.

There are teacher notes in relation to some of the topics, and it is intended that this resource can be used by all – whether or not teachers have prior knowledge or experience of co-operatives.

As this is the first edition of this manual, the SCSI would welcome feedback from those who use it, so that it can be revised and developed, based on the needs of students, teachers, and the curriculum. To give feedback, contact the [SCSI@](mailto:SCSI@)

# 1. Why do we co-operate?

Lesson 1	Why do people co-operate?
<b>Aim</b>	To engage pupils on the importance of co-operation, how it is part of our everyday lives, and about the benefits of co-operation.
<b>Expected learning outcomes</b>	Pupils will understand why co-operation is important, and how it has been part of people's lives in Ireland.
<b>Suggested methods used</b>	<ul style="list-style-type: none"><li>▪ Group and class discussion</li><li>▪ Small group exercises</li></ul>
<b>Additional resources</b>	<ul style="list-style-type: none"><li>▪ Additional resources and reading are included at the end of the manual for further reading.</li></ul>
<b>Materials required</b>	<ul style="list-style-type: none"><li>▪ Flipchart sheets</li><li>▪ Flipchart pens</li><li>▪ Blu-tack</li></ul>
<b>Time required</b>	Estimated time is 45 minutes.

## PART ONE: INTRODUCTION



**10 MINUTES**

Explain to the class that the session is going to look at why people might co-operate. Read the short example below followed by the questions:

Heavy rain is forecast in a very small village in County Cork. The village is low-lying and there is a small river that runs through it, which has burst its banks in years past. If the rain is very heavy, it is likely that some of the houses close to the river might flood. Some of the people who live in these houses are elderly and live alone. But it is not just these houses that might flood – many of the other houses in the village might experience flooding.

The river's wall has been damaged in the past and needs to be built up before the heavy rainfall is expected. Sandbags are also needed to stop the water from flooding the houses if it reaches their front door.

But time is short. No individual person can build the wall on their own. Between all the households, there should be enough materials to build the wall, and there is enough experience in building to get the job done. Sandbags are available, but they need to be collected from the nearby council depot and brought to the village.

Consider the following questions with the class:

- What are the options for the villagers?
- What are the pros and cons of each option?
- What do you think the villagers should do? And why?

## PART TWO: CO-OPERATING IN IRELAND - THE MEITHEAL



**20 MINUTES**



**Teacher led discussion**  
(10 mins)

Introduce the concept of 'The Meitheal' as described below to the class prior to the discussion points that follow.

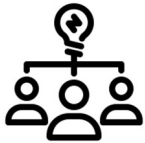
The Irish word **Meitheal** is the Irish word for a work team, gang, or party. It describes the old Irish tradition where people in rural communities gathered on a neighbour's farm to help save the harvest.

They acted as a team and pooled together their skills in order to save the harvest in each of the local farms. Neighbours would then be helped in turn with their own heavy seasonal tasks. At the heart of the concept is community unity through co-operative work and mutual benefit. The Meitheal often served to strengthen the local community bonds and friendship.



Ask the following questions to stimulate discussion, and allow the pupils to think and discuss in pairs before feedback to main group (*'Think, Pair, Share'*):

- What would have happened if the Meitheal system did not exist in the past?
- Is the Meitheal system still in existence today? If not, why do you think that this is?



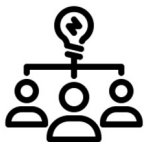
**Brainstorming activity** (10 minutes)

Write the word **co-operation** on a flipchart or whiteboard after the discussion of the Meitheal.

Use any brainstorming or mind-mapping methodology.

Ask the class to come up with words that come to mind when they think of the word co-operation.

**OR**



**Brainstorming activity** (10 minutes)

Ask pupils to select from the words below the ones that apply and don't apply to the Meitheal.

Using a flipchart, write down the words below and ask the class to decide which words are relevant and not relevant to the Meitheal system. Pupils can raise their hands in relation to each question and 'vote' for the ones that they think is relevant. The teacher can also invite pupils to come up with other words that they think are relevant to the Meitheal tradition.

- Self-sacrifice
- Profit
- Charge
- Mutual
- Need
- Help
- Charity
- Community
- Alone
- Together

**Teacher note:** the key is that the Meitheal was not simply about helping others, nor was it about charity. There was a mutual benefit for all who took part. The community of farmers as a whole benefited from the Meitheal as they all needed the help of the farmers when harvest time came about. The development and accessibility of farm machinery has meant that the need for the Meitheal was no longer there and so the traditional fell away.

## PART THREE: HOW DO WE CO-OPERATE IN OUR EVERYDAY LIVES?



15 MINUTES



**Teacher led discussion** (10 mins)

Ask the pupils about whether they work together or co-operate in their day to day lives or in school. Ask them to think about why pupils in school might or might not want to co-operate. Allow the pupils to think about the question and then discuss it in pairs before the main class discussion ('Think, Pair, Share'):

The responses can be posted on a flipchart.

Finally, use the video below to explain how co-operation may form part of pupil's lives.



**Video clips activity** (5 mins)



Video: 'What is a co-operative?' Produced by Desjardins Group (1 min, 45 secs) <https://www.youtube.com/watch?v=eJaFFtnxsfk>

To conclude the session, after the video, ask the pupils to give examples of how they could co-operate **more** in their daily lives?

## 2. Wants and Needs

Lesson 2	Wants and needs
<b>Aim</b>	To provide pupils with an understanding of the difference between wants and needs, and how many communities across the world do not have their needs met.
<b>Expected learning outcomes</b>	Pupils will understand the contexts in which co-operatives emerge. The difference between wants and needs will link to the first unit (in which it is shown how meeting needs have been a driver of co-operatives).
<b>Suggested methods used</b>	<ul style="list-style-type: none"> <li>▪ Small group exercises</li> <li>▪ Group discussion</li> <li>▪ Quiz</li> </ul>
<b>Additional resources</b>	<ul style="list-style-type: none"> <li>▪ Additional resources and reading for pupils are included in the exercises.</li> </ul>
<b>Materials required</b>	<ul style="list-style-type: none"> <li>▪ Wants and Needs quiz (see PowerPoint slides accompanying this unit)</li> <li>▪ Case studies (see examples in this section)</li> <li>▪ Flipchart sheets</li> <li>▪ Flipchart pens</li> <li>▪ Blu-tack</li> <li>▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides</li> </ul>
<b>Time required</b>	Approximately 50 minutes

## ACTIVITY ONE – TEACHER-LED DISCUSSION



10 MINUTES

Ask the class to think about what they need to be happy and healthy? Ask pupils to call out the types of things that come to mind. The teacher then writes these on a flipchart as the class are responding.

Then ask the class which ones on the list they think are **most important** and **least important** to be happy and healthy. The teacher can underline in red ones that are most important to distinguish them from the least important ones.

## ACTIVITY TWO – SMALL GROUP DISCUSSION



15 MINUTES

The purpose of this activity is to get the pupils to think about the difference between wants and needs. Start by explaining the between a want and a need.

For example, a **need** is something a person needs to survive, and a **want** is something that is nice to have.

Introduce the quiz from the PowerPoint slides that accompany this unit (Unit 2, Wants and Needs', reproduced below). <sup>1</sup>Ask the class to call out (or take a note of) the items that they think are wants and needs as you go through the PowerPoint slides. <sup>2</sup>

<sup>1</sup> As an alternative, there are videos online for the wants and needs game which could be used. For example, <https://www.youtube.com/watch?v=9E2Myy58O04> (time: 3 mins 57 seconds)

<sup>2</sup> As an alternative, there are videos online for the wants and needs game which could be used. For example, <https://www.youtube.com/watch?v=9E2Myy58O04> (time: 3 mins 57 seconds)



Time 5 mins

## QUIZ

The slides below are reproduced images from the slides that accompany this unit.

**Clothing**

**WANT**  
or  
**NEED?**

**Food**

**WANT**  
or  
**NEED?**

**Water**

**WANT**  
or  
**NEED?**

**Toys**

**WANT**  
or  
**NEED?**

**Books**

**WANT**  
or  
**NEED?**

**Housing**

**WANT**  
or  
**NEED?**





**Teacher led  
discussion**  
(5 mins)

**Points for further discussion after the quiz:**

- Do people all have the same needs?
- Do people all have the same wants?
- Compare the list of needs that the pupils discussed at the beginning of the class with the responses to the PowerPoint slides.
- What happens when some people want too much – how can this impact on others having their needs met?

## ACTIVITY THREE – WHAT HAPPENS WHEN WE CANNOT MEET OUR NEEDS? AN INTRODUCTION TO CO-OPERATIVES



**25 MINUTES**

Ask pupils to think about how people go about meeting their needs? How important is work and income to meeting our needs?

Remind the class about the examples of where we co-operate to help us to meet our needs. Then introduce the following examples of where people have co-operated to improve their economic situation so that they could meet their needs.

The short examples below could be distributed to the class for reading during the class or as homework, or the teacher can read some or all of them (time permitting) during the lesson. They do not all have to be used for the discussion that follows.



## IRELAND

## THE CREDIT UNION STORY

Ireland in the 1950s experienced high levels of unemployment and emigration (in the decade, almost 400,000 people or one in seven of the population emigrated). Three out of every five children who grew up in Ireland in the 1950s left the country at some point.

If people wanted to take out a loan, many people relied on moneylenders, pawnbrokers or 'hire purchase' schemes.<sup>3</sup> The charges from these sources of finance (for example, the interest on loans) were very high.

The majority of people could not apply to the bank for loans, and many people did not have a bank account.



## ENGLAND – ROCHDALE

## THE FIRST CO-OPERATIVE SHOP

In England in the 1840s, working people experienced great poverty. There were no social welfare payments to help people living in poverty. They were dependent on shop keepers and merchants who often exploited the poor by selling food at high prices, by selling poor quality food (sometimes watering down the milk!) or by trapping them with offers of loans with high interest. Some workers even received some of their wages in the form of vouchers which could only be spent in certain shops, which were owned by their employers.



## CÔTE D'IVOIRE (IVORY COAST)

THERESE'S STORY<sup>4</sup>

This is the story of a woman called Therese, who lives in a country in West Africa called Côte d'Ivoire (Ivory Coast). Côte d'Ivoire is the world's largest producer of cocoa beans, which is the special ingredient in chocolate. There are millions of farmers in Côte d'Ivoire who work hard to grow, harvest and prepare the cocoa beans before they are shipped to factories to be made into chocolate bars across the world.

Even though cocoa farmers work very hard, the average cocoa farmer in Côte d'Ivoire earns **less than one euro per day**. This means that farmers are not able to meet their family's basic needs. Because they earn so little, it can mean that all members of the family have to work, including children. Many girls and boys do not go to school for this reason.

<sup>3</sup> A hire purchase agreement is a credit agreement. With hire purchase you hire an item (a car, a laptop, a television) and pay an agreed amount in monthly payments. You do not own the item until you have made the final payment.

<sup>4</sup> Source: FAIRTRADE



## IRELAND

PATRICIA'S STORY<sup>5</sup>

Patricia has been living in Kildare since she was 18 and came to Ireland from Poland 16 years ago. She was renting her house in Kildare with her family. Her two children are aged 9 and 14 years and are in the local school. However, her landlady decided to sell her house, and despite having nine months to find another rented house, Patricia could not afford the high cost of rent in the town.

She moved to Newbridge which was further away from work, family and her children's school. This meant that her costs were much higher. She had to work longer hours, travel more and her children were further away from family and friends and school. She was afraid that her rent would continue to increase, and that she would never have a home of her own that she could afford.

## WHAT DO ALL OF THE ABOVE STORIES HAVE IN COMMON?



**Class discussion** (15-20 mins)

Link the above stories to the **needs and wants** discussion. In all the stories, the people have difficulty in meeting their needs.

Ask pupils to think about why the people in the cases cannot meet their needs?

Refer back to the question discussed earlier, which was 'what happens when people want too much?'

Pupils could be supported to think about limited resources, and how wanting too much can mean that others' needs are not met.

Ask pupils whether they think that the people themselves in each of the stories can do something to change their situation? This could be done in a brainstorming session as a class or in small group discussion (using 'Think, Pair, Share' or other group approaches).

**Conclude the discussion by telling the group that the people in each of the stories have formed or are members of a 'co-operative' to help their situation, which is introduced in the next unit.**

<sup>5</sup> Source: Kelly, O (2021) 'Co-op Housing Ireland sets record with 450 social homes delivered in 2020', *Irish Times*, 28 July 2021. <https://www.irishtimes.com/news/social-affairs/co-op-housing-ireland-sets-record-with-450-social-homes-delivered-in-2020-1.4632691>



### 3. What is a co-operative?

Lesson 3	What is a co-operative?
<b>Aim</b>	For pupils to understand that a co-operative is an organisation formed by people to meet a need, and to understand the values of co-operatives.
<b>Expected learning outcomes</b>	Pupils will have an understanding of the values of co-operatives, and they will be able to distinguish them from other business forms.
<b>Suggested methods used</b>	<ul style="list-style-type: none"> <li>▪ Class discussion and small group exercises</li> <li>▪ Video clips followed by discussion of questions</li> <li>▪ Mindmap – brainstorming a word associated with a co-op</li> </ul>
<b>Additional resources</b>	<ul style="list-style-type: none"> <li>▪ Teachers' notes are included in this section.</li> <li>▪ Additional resources and reading are included at the end of the manual for further reading.</li> </ul>
<b>Materials required</b>	<ul style="list-style-type: none"> <li>▪ Flipchart sheets</li> <li>▪ Flipchart pens</li> <li>▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides</li> </ul>
<b>Time required</b>	Approximately 55 minutes

## PART ONE: INTRODUCTION



## 15 MINUTES



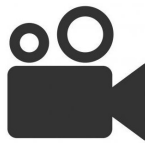
### Brainstorming activity (10 minutes)

Remind the class that we co-operate every day to meet our needs.

Explain to the class that in the case examples discussed in unit 2, the people involved have worked together with others to meet their needs. They have done this by joining or forming an organisation which is a **co-operative**.

Ask the class if they have heard of a 'co-operative' before? Ask them to come up with words that they associate with the word co-operative.

Use any brainstorming or mind-mapping methodology.

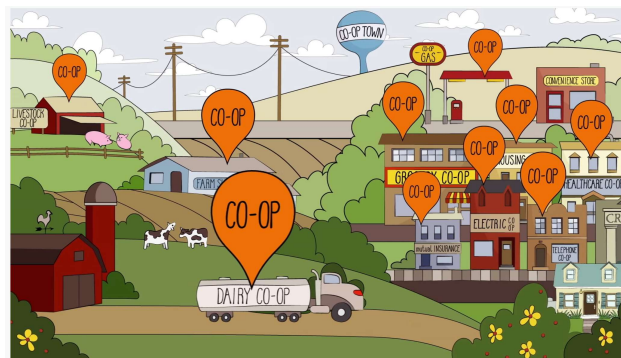


### Video clips activity (2 mins)

The teacher can conclude this section by playing the video clip below.

This introduces two aspects of co-operatives: 1) that they emerge from groups of people coming together to meet their needs, 2) that they are owned by their members, and 3) that they can be found in a wide range of sectors.

The link to this video clip is also included in the slides accompanying this unit.



Cooperatives are everywhere! Take ownership.

46,080 views • 25 Aug 2015

340 DISLIKE SHARE + SAVE ..

### Cooperative Network

**SUBSCRIBE**

Video: 'Co-operatives are everywhere'. Produced by The Cooperative Network (**1 min, 38 secs**).

<https://www.youtube.com/watch?v=8RCZPrUIU0o>

## PART TWO: WHAT IS A CO-OPERATIVE?



20 MINUTES

In this part of the class, the teacher will introduce the simple definition of a co-operative and can use the **PowerPoint slides** that accompany this unit and quiz to introduce examples.

***A co-operative is a business that is owned and controlled by its members.***



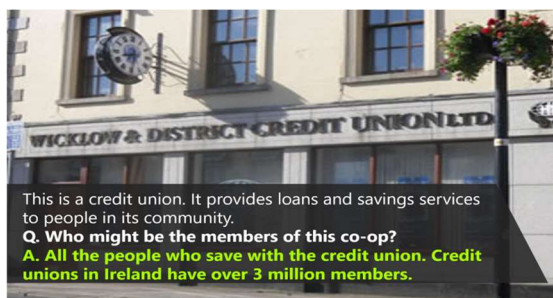
**Quiz and discussion**  
(10 minutes)

### Who are the members of a co-operative?

Introduce the quiz which is included in the slides that accompany this unit. The purpose of this exercise is to present a small selection of co-operatives, and to ask the pupils who they think might be members of the co-operatives. Some are reproduced in the images below.

**A co-operative is an organisation which is owned and controlled by its members**

Look at the pictures below.  
They are all co-operatives.  
Who do you think are the members in each of the cases?





Taking the examples of the football club, the shop and the credit union, pupils could be asked to think about how the co-operative form differs from other forms (see slide below).

- Pupils could talk about where they do their shopping – can they become members (and owners) of their local supermarket?
- Do they support a football club? Can supporters of most football clubs become members (and owners)?
- And finally, can people with bank accounts become members of the bank (and owners)?



### Video clip and discussion (10 minutes)

The video below can be used to conclude this section. The video below is from Co-operatives UK<sup>6</sup>, and the link can also be accessed in the slides that accompany this unit.

Pupils can be asked to take a note of key words in the video that they think are important.



Video: 'What is a Co-operative?' Produced by Co-operatives UK (2 mins):  
[https://www.youtube.com/watch?v=goFL\\_bBE4mw](https://www.youtube.com/watch?v=goFL_bBE4mw)

After watching the video ask the pupils:

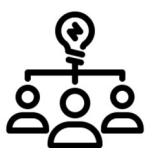
- What were the key words they took from the video?
- Why did they choose these words?

<sup>6</sup> Co-operatives UK is a representative body for co-operatives in the United Kingdom.

## PART THREE: THE VALUES OF CO-OPERATIVES



20 MINUTES



### Brainstorming activity (5 minutes)

Co-operatives are not just about the members' ownership. Co-operatives are underpinned by values and principles.

Before talking about the values and principles of co-operatives, the teacher should ask the pupils what words come to mind when they hear the words **values** and **principles**. A flipchart could be used, and the teacher could introduce definitions of the words.

The teacher could ask what the values and principles of the school or the classroom is, and why it is important to have values.



### Video clip (5 minutes)

A co-operative operates through a set of values which are outlined in the clip below. These are listed in the 'note for teacher' text box below.

The link to this video clip can also be accessed in the slides that accompany this unit.



What is a coop

Video: *What is a co-operative?*<sup>7</sup>. Produced by Irish Co-operative Organisation Society (ICOS)<sup>7</sup> (3 mins 46 secs)

<https://www.youtube.com/watch?v=N5oMysg3luw>

<sup>7</sup> ICOS is a representative organisation for co-operatives in Ireland.

**NOTE FOR TEACHER: CO-OPERATIVE VALUES**

Co-operatives throughout the world share a set of values that give them their distinctive character. These are included the video and they are:

**Self-help** - in co-operatives, people help each other whilst helping themselves by working together for mutual benefit.

**Self-responsibility** - individuals within co-operatives act responsibly and play a full part in the organisation.

**Democracy** - a co-operative will be structured so that members have control over the organisation – one member, one vote.

**Equality** - each member will have equal rights and benefits (according to their contribution). One member one vote

**Equity** - members will be treated justly and fairly.

**Solidarity** - members will support each other and other co-operatives.

**Ethical Values** - in the tradition of their founders, co-operative members believe in the ethical values of *honesty, openness, social responsibility, and caring for others*.



**Class feedback activity** (10 minutes)

Reinforce to the group that co-operatives are involved in many different activities. These include the production of food, shops, financial services, insurance, housing, and many other activities, and can be very large or small organisations.

Ask the following questions (one by one) to stimulate discussion, and allow the pupils to think and discuss in pairs before feedback to main group ('Think, Pair, Share'):

- Do you think co-operatives are relevant in the world today? Why?
- Do you think they are relevant to young people?
- How do you think they are different to other (non-co-operative) businesses?



**Homework**

Ask the pupils to take the words below and research their meaning. Pupils can report back at the next class.

- Self-help
- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity
- Ethical Values

### TEACHERS NOTE - WHAT IS A CO-OPERATIVE?

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.

In other words:

- A co-operative is people working together to meet their common goals
- A co-op is a business that is owned and controlled by its members.

**Members can be retail customers, users of services, tenants (housing co-ops), savers and borrowers (credit unions) or employees (worker co-ops).**

Members of the co-op are central – because a co-op, regardless of its form or activity, is **owned** and **controlled** by its members, and operates for the **benefit** of its members.

Differences between a co-operative and other (investor-owned) businesses

A traditional shareholder model of business focuses almost exclusively on meeting investor expectations and making a return on investment – so the business operates for the benefit of the investor. In traditional business, it is the shareholder who owns and controls the business. And their influence on decision-making depends on how much shareholding they have in the business.

In traditional business, the owner is usually separate to the user of the business. In the case of a shop or a bank, the customer and the owner are usually not the same. In the case of a co-op, the member is the owner, and the member is also the user of the co-op. For example, in the case of a credit union, those who save and borrow from the credit union (the member) are also the owners. And in the case of a co-op shop that sells food, the customers will usually be the members, and so will also be the owners.

Co-operatives are also different because of the role of the investor. As mentioned above, in a traditional business, investors aim to maximise their profit, and maximise the return on their investment. While co-ops have investors (these too are the members), they cannot *just* be investors aimed at making a return - the reason why a member will invest in a co-operative is not just to make money, but to support the purpose of a co-operative – so this means that they get a limited return on their investment.

Co-ops enables a greater distribution of value, of decision-making, and of benefit to a wider group of people, such as users, employees, producers of goods, customers, etc.

This co-operative difference is embedded in the values and seven principles of co-operation. It is the principles that safeguard the co-operative, and all co-operatives must stick to these principles. These principles are discussed in the next class session.



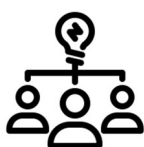
## 4. The co-operative principles

Lesson 4	The co-operative principles
<b>Aim</b>	For pupils to understand that co-operatives are defined by the seven principles that underpin them.
<b>Expected learning outcomes</b>	Pupils will have an understanding of the principles of co-operation.
<b>Suggested methods used</b>	<ul style="list-style-type: none"> <li>▪ Class discussion and small group exercises</li> <li>▪ Video clips followed by discussion of questions</li> <li>▪ Mindmap – brainstorming a word associated with a co-op</li> </ul>
<b>Additional resources</b>	<ul style="list-style-type: none"> <li>▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading.</li> </ul>
<b>Materials required</b>	<ul style="list-style-type: none"> <li>▪ Flipchart sheets</li> <li>▪ Flipchart pens</li> <li>▪ Coloured adhesive dots for group activity (depending on whether the exercise is used)</li> <li>▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides</li> </ul>
<b>Time required</b>	Approximately 40–55 minutes depending on exercises chosen

### PART ONE: INTRODUCTION



10 MINUTES



**Brainstorming activity and class feedback on homework** (10 minutes)

The teacher can introduce the principles by telling the class that it is not **WHAT** a co-operative does but **HOW** it does it that defines a co-operative. Remind the class that we co-operate every day to meet our needs.

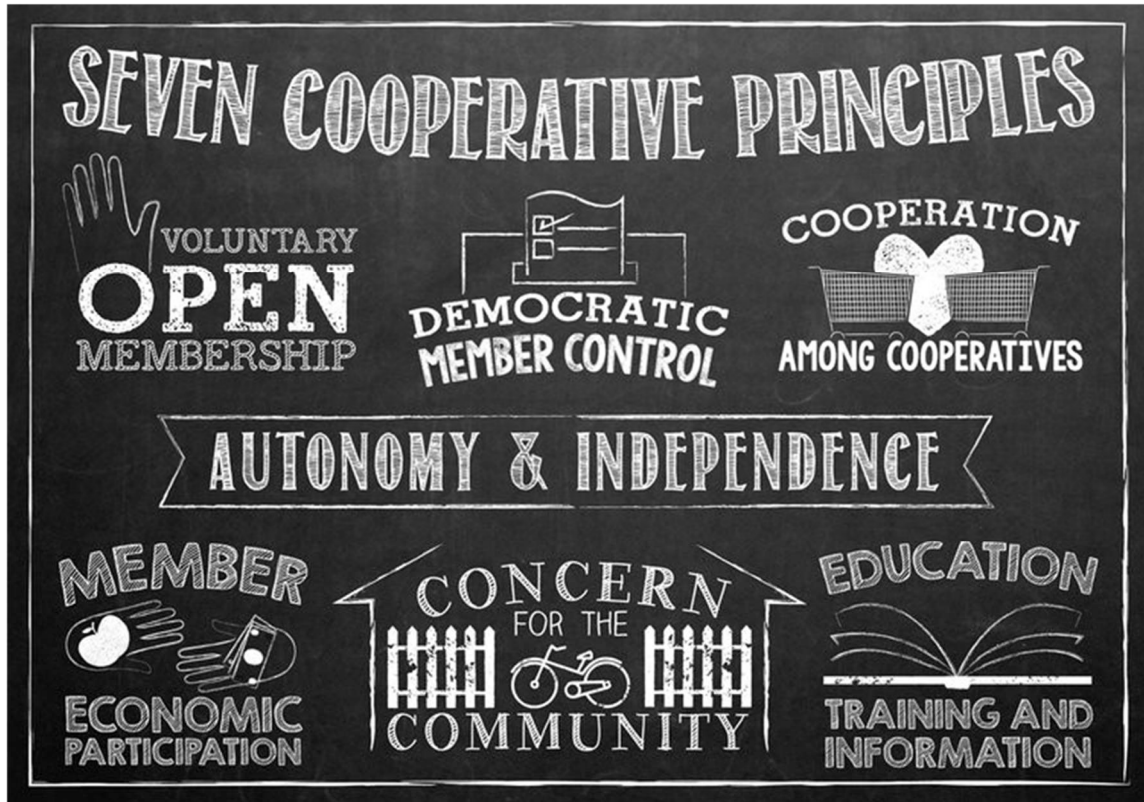
If the class has undertaken the homework exercise from the previous lesson (researching the values), they can feedback on this exercise here. Otherwise, the teacher could facilitate a discussion on the values, and discuss how important they are with the pupils.



## PART TWO: THE PRINCIPLES OF CO-OPERATION



30-45 MINUTES (depending on exercises used)



**Video clips**  
(5 minutes)

The principles of co-operation are guidelines for how to put the values into operation.

They are what define a co-operative, regardless of its activity, and legal form. These are world-wide principles (*see teacher note below*).

Either of the two videos can be used and each may be suitable for different age groups (the second is a song and may be suited to younger children). Links to both are included in the slides that accompany this unit.



Video: 'The principles of co-operation'. Produced by ICOS (4 mins, 5 secs).  
<https://www.youtube.com/watch?v=KJTf4PuTy64>

Alternative video (song):



Video: '7 Co-operative Principles'. Produced by Community 1<sup>st</sup> Credit Union (US) (2 mins 41 secs). <https://www.youtube.com/watch?v=SHdK8jG8u5w>



### Group exercise (10 minutes)

**Watch the video on the values and principles of co-operation. Read the definition of co-operative above.**

In groups of three, the teacher should ask the pupils to consider the words on the worksheet (below), and to decide whether they are relevant or not relevant at all to co-operatives.

These can also be displayed as slides and are listed in the PowerPoint slides that accompany this unit.

**Words:** individual, self-help, community, fairness, maximising profit, family, charity, control, ownership, collective, power, expensive, cheap, meeting needs, enterprise

Relevant	Not relevant

When the pupils have had a chance to group the words, discuss the responses as a class.



**Group exercise**  
(30 minutes)

**Which principles of co-operation are most important for the class?**

The class are asked to consider each principle of co-operation and consider the ones that resonate with them. They will do this through a group exercise using sticky dots as follows.

Organise the class into small groups of three or four pupils.

Print out the principles of co-operation sheet and give copies to groups of 3-4 pupils. List each of the principles of co-operation on single flipchart sheets (one principle per flipchart) and post throughout the classroom.

Each group is given 40 self-adhesive coloured dots. Each group should have only one colour sticky dot, but as many colours as possible should be used so that as many groups have their own unique colour as possible.

Each group is asked to read and discuss as a group the principles of co-operation and decide which ones they believe are the most important. They distribute all their 40 dots to the principles – the more important the principle the more dots it gets. Each group has the freedom to place all their dots on one of the principles if they feel very strongly towards one, or to distribute them in any other way they like – as long as all their dots go somewhere.

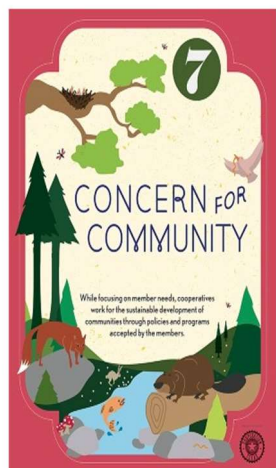
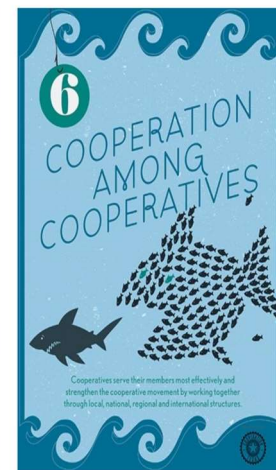
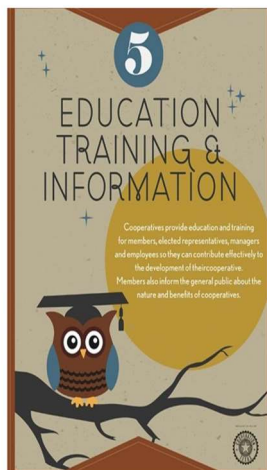
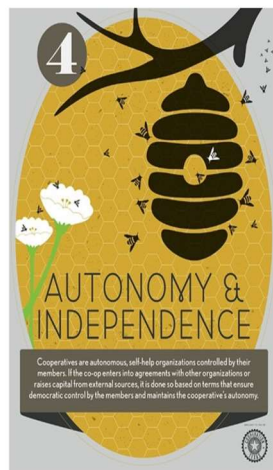
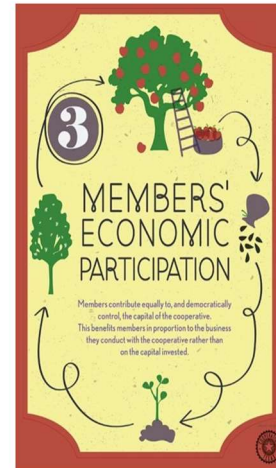
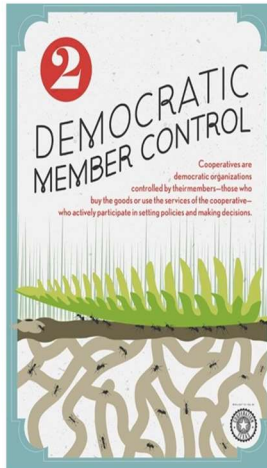
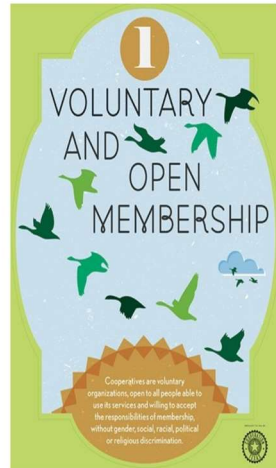
Each group places their dots on the flipchart sheets on the wall. The variation between each group's opinions about which principles are important will be seen through the different coloured dots, and this provides good opportunity for discussion, not only in terms of the entire class's views on the importance of the different principles, but also how the groups differed in their allocation of the dots.

**NOTE:** The above is a fun and engaging exercise but might be a bit complicated for the classroom or for younger children, and the teacher could alternatively, ask pupils in small groups to consider principles and rank them from 1 to 7. The teacher could use the cards for the seven principles (included in the PowerPoint that accompanies this manual) and hand these out to the groups of pupils and ask them to rank them 1 to 7. The display of the class result could then be used to generate discussion.



**Group Discussion**  
(15 minutes)

As an **alternative** to the above exercise, and particularly for younger children, a discussion could take place on the posters (in the PowerPoint slides) illustrating each of the co-operative principles. These are reproduced below.



Teachers could ask pupils for their views on what is happening in each of the images, why they are important, and how they relate to the principles of co-operation.

## CO-OPERATIVE PRINCIPLES – TEACHER NOTE

The co-operative principles are guidelines by which co-operatives put their values into practice.

### 1. Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2. Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

### 3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

### 4. Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

### 5. Education, Training, and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

### 6. Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

### 7. Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

## 5. Nora Herlihy – Pioneer of the credit union movement in Ireland

Unit 5	Nora Herlihy – pioneer of the credit union movement in Ireland
<b>Aim</b>	For pupils to gain an insight into how co-operatives and credit unions are developed by ordinary people who see a need. The case example is Nora Herlihy, pioneer of the movement.
<b>Expected learning outcomes</b>	<p>Pupils will gain an understanding of</p> <ul style="list-style-type: none"> <li>▪ Ireland in the 1950s</li> <li>▪ How the vision of one woman could bring about social change</li> <li>▪ How people can come together to address their needs through the co-operative form</li> <li>▪ The credit union as a form of co-operative</li> </ul> <p>Teachers can also use this unit to</p> <ul style="list-style-type: none"> <li>▪ Encourage pupils to carry out research on key topics</li> </ul>
<b>Suggested methods used</b>	<ul style="list-style-type: none"> <li>▪ Group discussion</li> <li>▪ Small group homework</li> <li>▪ Class discussion</li> </ul>
<b>Additional resources</b>	<ul style="list-style-type: none"> <li>▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading.</li> </ul>
<b>Materials required</b>	<ul style="list-style-type: none"> <li>▪ Flipchart sheets</li> <li>▪ Flipchart pens</li> </ul>
<b>Time required</b>	Approximately 35-50 minutes, depending on how much time is allocated for class discussion.



In Unit 3, a credit union was used as an example of a co-operative, and we saw how Ireland's credit unions have over three million members. In this unit, we outline the role of Nora Herlihy as a pioneer of the credit union movement.

The case example could be circulated in advance (for homework) or could be read by the class and used to discuss the role of ordinary people in bringing about change.

## PART ONE: RECAP



**5 MINUTES**

At the start of the class, a recap on the points of discussion from previous classes could point to how a co-operative might be formed to address needs arising from the social, economic and political issues at the time. This recap will frame the reading and discussions which will consider the pioneers of the Irish credit union movement.

## PART TWO: NORA HERLIHY – CREDIT UNION PIONEER



**30-55 MINUTES**



**Class reading**  
10-15 minutes

### NORA HERLIHY PIONEER OF THE IRISH CREDIT UNION MOVEMENT

The teacher can distribute the reading material **below** to pupils in prior to the class but should also allocate at least ten minutes for the class to read it.

They can do this in pairs in case some of the concepts or words might not be familiar to all pupils.

A list of questions and themes to discuss as a class follows the two-page profile of Nora Herlihy.

## NORA HERLIHY: PIONEER OF THE IRISH CREDIT UNION MOVEMENT

**Nora Herlihy** was born in 1910 in the small town of Ballydesmond in County Cork. After school she studied to become a primary school teacher. She worked as a teacher in Dublin city. It was here that she saw how moneylenders and pawn shops caused hardship in the local community. At that time, there were many pawn shops all over Dublin.

Many people in Dublin and the rest of Ireland could not get loans from the bank. Many of them did not even have bank accounts. If they needed a loan, they had to go to moneylenders or pawn shops. Ireland at the time was a poor country, with high levels of unemployment, poverty and emigration. Most people left school at 14 years of age.

According to historian Professor Diarmuid Ferriter, Nora cared deeply about her pupils who lived in poverty, and she was 'appalled by the levels of unemployment, emigration, and debt which she observed.'<sup>8</sup>

In the early 1950s, Nora heard about co-operatives as a result of taking part in an adult education course. Her two fellow students on the course (Seamus MacEoin and Sean Forde) would join her in promoting credit unions (a co-operative type of bank) in Ireland.

Nora took her inspiration from credit unions in the United States. There were at least 15,000 credit unions there, and three million Americans were members. As a result of studying about credit unions there, Nora and the other pioneers of the credit union movement started to look at how credit unions could be developed. But they knew it would not be easy.

At that time, in the 1950s, the idea of people coming together to form credit unions was unheard of. It was not so long ago (back in 1907) that Thomas Wallace Russell, MP<sup>9</sup> had said that:

"This idea of people lending to one another their own money, was almost immoral....it was depriving some unfortunate bankers of the opportunity of making a profit...it was a preposterous thing to have these ignorant peasants dealing in financial matters"<sup>10</sup>.

Even though it was 50 years later than when he said this, Nora Herlihy knew that the idea of people forming their own credit unions might not be supported by those in power. Many believed that the idea would not work. In 1958, T.K. Whittaker (a senior civil servant who played an important role in the development of Ireland's economy in the 1960s) said that:

History affords no support for the belief that co-operative credit societies can be successfully established.<sup>11</sup>

None of this put Nora off. She knew what people thought. She later said,

"....there were those who said that we were mad, others claimed we would never get it off the ground....it was clear from these attitudes that we were not to be taken seriously, nevertheless, we soldiered on."



<sup>8</sup> Dictionary of Irish Biography, entry for Nora Herlihy.

<sup>9</sup> He was the head of the Department of Agriculture and Technical Instruction.

<sup>10</sup> Extract from *Before the dawn: ideas and events leading to the start of credit unions in Ireland*, article written by Nora Herlihy, published by Chapter 3 (Belfast area) of the Irish League of Credit Unions, 1969.

<sup>11</sup> Economic Development', P. 107, 19 (vi)



She travelled the country, wrote letters to papers, spoke at meetings and used every opportunity to promote the idea of the credit union movement. Much of this work was funded by Nora herself.

In 1958, the first credit unions in Ireland were formed in Donore Avenue, Dublin 8 (which still exists today) and in Dun Laoghaire, Dublin. The first week's savings from Donore Avenue credit union was just £7.

The credit union movement would go on to expand rapidly during the 1960s. John Hume, who was leader of the SDLP party in Northern Ireland, architect of the Northern Ireland peace process, and Nobel Peace Prize winner, was one of the founders of Derry Credit union. He described his work in credit unions as his proudest achievement. He described how the credit union movement took hold in the 1960s throughout Ireland:

'The credit union movement was taking root and everyone was conscious of the need to harness the energies of our own communities. Self-help was in the air.'

Credit unions were formed by ordinary people, like teachers, electricians, shop assistants, train drivers, stay at home parents. Most had no experience of working in banks. They worked together and studied to learn about how credit unions could work and how they could benefit communities.

Nora's determination and tenacity in driving forward the credit union movement was motivated by her desire to improve the quality of life for others.<sup>12</sup>

Nora Herlihy continued her work to develop credit unions throughout her life. She pushed for laws to support their development, and in 1966 the first piece of legislation on credit unions (The Credit Union Act) was signed into law. This law led to more interest in credit unions across Ireland.

According to Nicola Depuis, Nora's important role in the spread of the credit union throughout Ireland "has enabled generations of Irish people to escape the poverty cycle and to become more self-sufficient in their financial management".<sup>13</sup>

Nora Herlihy died in 1988. A Nora Herlihy Memorial Centre has been opened in her hometown of Ballydesmond, County Cork. In 2022, on the island of Ireland, there are more than 300 credit unions (affiliated to the Irish League of Credit Unions) with 3.6 million members, with total assets of over €19 billion.



Nora Herlihy with President Eamon DeValera as he signs the 1966 Credit Union Act into law.

<sup>12</sup> Carol Power, Introduction, in Power, C., O'Connor, R., McCarthy, O. and Ward, M. (eds) (2011) *The Origins, Ethos and Evolution of Co-operative Credit in Ireland*. IRD Duhallow Women's Forum and the Centre for Co-operative Studies, University College Cork.

<sup>13</sup> Depuis, N (2009) *Mná Na HÉireann: Women who Shaped Ireland*. Cork: Mercier Press.



**Class discussion**  
20-30 minutes

### GROUP EXERCISE AND FOLLOW UP CLASS DISCUSSION

The teacher could facilitate a class discussion drawing some of the following questions:

- Do you think that life in Ireland in 1950s was different to now? In what way?
- What do you think a pawn shop is?
- How would you describe Nora Herlihy?
- What skills and characteristics of Nora's were important in her work in establishing the credit union movement in Ireland?
- Look at the photograph below? Is there anything about it that you think it unusual?
- What do you think the role of women was in Ireland in the 1950s?
- Are you surprised to hear about those who formed the first credit unions in Ireland? Do you think that it mattered that they did not have experience in banking?
- What do you think that John Hume meant by 'self-help'?
- Is there a credit union in your community? Do you know much about it? Are you a member of a credit union?
- What difference do you think that credit unions had in their communities?
- In what way do you see the principles of co-operation emerging in the case study above?



**Additional material and further reading**

Culloty, A. J. (1990) Nora Herlihy: Irish Credit Union Pioneer. Dublin: Irish League of Credit Unions

<https://www.dib.ie/biography/herlihy-nora-a3962>

<https://www.creditunion.ie/about-credit-unions/history-of-credit-unions/>

<https://www.irishnewsarchive.com/>

[https://en.wikipedia.org/wiki/Nora\\_Herlihy](https://en.wikipedia.org/wiki/Nora_Herlihy)

<https://www.creditunion.ie/about-credit-unions/key-statistics/>

## 6. Credit unions – in Ireland and abroad

Unit 6	Credit unions in Ireland and abroad
<b>Aim</b>	For pupils to gain an understanding about what a credit union is, and how it works.
<b>Expected learning outcomes</b>	<p>Pupils will gain an understanding of</p> <ul style="list-style-type: none"> <li>▪ The credit union as a form of co-operative</li> <li>▪ How prevalent credit unions are in Ireland</li> <li>▪ The importance of credit in the developing world</li> </ul>
<b>Suggested methods used</b>	<ul style="list-style-type: none"> <li>▪ Group discussion</li> <li>▪ Small group exercises</li> <li>▪ Class discussion</li> </ul>
<b>Additional resources</b>	<ul style="list-style-type: none"> <li>▪ Additional statistics for teachers are included in this section.</li> <li>▪ Additional resources and reading are included at the end of the manual for further reading.</li> </ul>
<b>Materials required</b>	<ul style="list-style-type: none"> <li>▪ Flipchart sheets</li> <li>▪ Flipchart pens</li> <li>▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides</li> </ul>
<b>Time required</b>	Approximately 40-50 minutes, depending on whether all exercises are used

## PART ONE: INTRODUCTION



15 MINUTES



Time: 15 minutes

The teacher can start off by asking pupils if they have prior knowledge of a credit union<sup>14</sup>, as well as using the short questions in the quiz below. The quiz questions are included in the PowerPoint slides that accompany this unit and these slides are reproduced below with their answers.

- Have you ever heard of a credit union?
- Is there one in your local town?
- How do you think they are different to the general banks?
- What is the need that a credit union seeks to meet?

*A credit union is a co-operative*

A credit union involve a group of people who are connected in some way (called the 'common bond'). This connection could be

- the community where they live
- the job they do, or
- the employer they work for

And they save together and lend to each other at a fair and reasonable rate of interest.

Credit unions worldwide have members, not customers.

What need do you think that a credit union meets?

What percentage of the world population of adults do not have a bank account?

- A. 12% of adults
- B. 22% of adults
- C. 32% of adults

In 2017, approximately 1.7 billion adults did not have a bank account



Less than half of all adults in which of the following countries have a bank account?

- A. Pakistan
- B. Nigeria
- C. Ethiopia
- D. Columbia

In **all** of the above countries, as well as in Indonesia and Bangladesh, less than half of the population have a bank account

<sup>14</sup> However, the questions may be modified if the teacher has recently introduced Unit 5 to the class.

Who is more likely to have no bank account?

- A. Men
- B. Women**
- C. No difference

In all countries where a lot of population do not have bank accounts, women are more likely than men not to have a bank account



Why do you think it might be important to have access to financial services like a bank or credit union account?

How much of the world's population are members of credit unions?

- A. 102 million people
- B. 274 million people**
- C. 375 million people

Over 7% of the world's adult population are members of credit unions. In Ireland there are over 3.6 million credit union accounts



How many countries in the world have credit unions?

- A. 48 countries
- B. 118 countries**
- C. 195 countries

There are credit unions in 118 countries in the world – out of a total of 195 countries in the world (over 60% of all countries in the world)



## PART TWO: CREDIT UNIONS AND THE NEEDS THEY MEET



**30 MINUTES**

In this section, the teacher can introduce to the class how credit unions work, and some of their features, drawing from the teacher notes below. Much of the information in the teacher notes are also included in the short video that follows.

The image that follows indicates how successful credit unions are throughout the world, and it is also included in the PowerPoint slides that accompany this unit.

**TEACHER NOTE: WHAT IS A CREDIT UNION AND HOW DOES IT WORK?**<sup>15</sup>

A credit union is a group of people, connected by a 'common bond'. The common bond is based on

- 1) the area they live in, or
- 2) the occupation they work in, or
- 3) the employer they work for

The members of the credit union save together and lend to each other at a fair and reasonable rate of interest. A credit union is a type of co-operative, and it follows the same principles of co-operation as any other co-operative.

Credit unions offer members the chance to have control over their own finances by making their own savings work for them. Every credit union is owned by its members — the people who save with it and borrow from it.

Like any other co-operative, credit unions exist only to serve their members — not to profit from their needs. Any surplus income that is generated is returned to the members by way of a dividend and/or is directed to improved or additional services for members. Members' savings are used to fund loans to other members of the credit union. So, the money in a credit union always remains in the local community or 'common bond' that the credit union serves.

**How does a credit union work?**

Members save with their credit union and create a communal pool of money and this money is used to provide loans to other members. Interest charged on loans to members generates an income for the credit union. Any money saved with the credit union that is not used for loans to members can be invested elsewhere to generate more income for the credit union. The credit union uses its income to pay any expenses and costs. Any

remaining income is the credit union surplus and this income funds the 'dividend' paid on members' shares or is directed to improved or additional services for members. Credit unions may also choose to pay a loan interest rebate, which is a refund of loan interest paid to all members who borrowed during the financial year.

**Credit unions in the world**

The image below indicates the popularity of credit unions in the world



<sup>15</sup> <https://www.creditunion.ie/about-credit-unions/what-is-a-credit-union/>



Source: World Council of Credit Unions (WOCCU): *Statistical Report 2020*

[https://www.woccu.org/our\\_network/statreport](https://www.woccu.org/our_network/statreport)



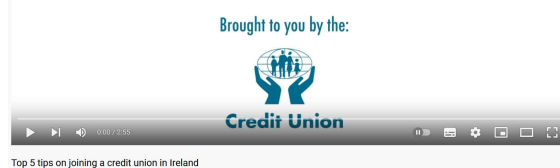
### Video clip and discussion

10 mins

This video below includes an overview of the features of credit unions in Ireland. The link to this video clip is also included in the slides accompanying this unit.

Pupils can be asked to take a note of key words in the video that they think are important.

## Reasons Why



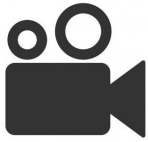
Video: 'What is a credit union and reasons to join'. Produced by the Irish League of Credit Unions (**2 mins, 55 secs**)

<https://www.youtube.com/watch?v=NquvdNWfyQo>

After watching the video ask the pupils:

- What were the key words they took from the video?
- Why did they choose these words?
- Why do they think credit unions are so popular in Ireland?





### Video clip and feedback

10 mins

The teacher can show the video below which is a short case study of Dundalk Credit Union that was produced by the Society of Co-operative Studies in Ireland. A link to this video is also included in the slides that accompany this unit.

This video includes some of the ways in which the credit union meets the co-operative principle: 'Concern for community'. The teacher could ask the class to take note of some of the ways in which the credit union meets this co-operative principle, and to feedback on this at the end of the video.



Video: 'How can co-operatives work in your community? Dundalk Credit Union, Co Louth'. Video produced by the SCSL. **4 mins, 44 secs.** [Link required](#)



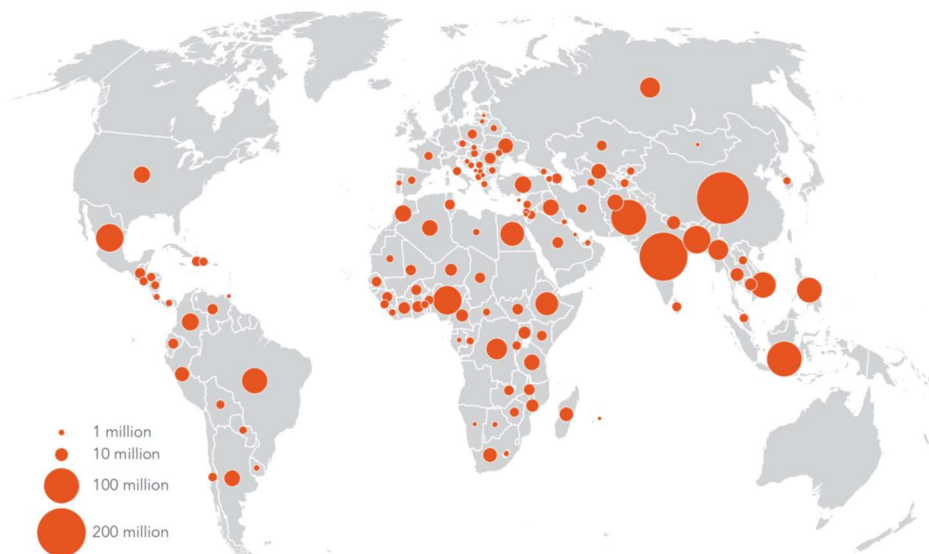
### Class exercise

10 minutes

#### CLASS EXERCISE

In Unt 5, we heard about how many Irish people were 'unbanked' (did not have a bank account) in 1950s Ireland. To conclude this unit, the map below could be shown to pupils (it is included in the slides that accompany this unit) to show that many people throughout the world now do not have bank accounts.

**Globally, 1.7 billion adults lack an account**  
Adults without an account, 2017



Source: Global Findex database.

Note: Data are not displayed for economies where the share of adults without an account is 5 percent or less.



Questions for the class:

- Why is it important for people to have access to credit union or bank accounts?
- Why do some people not have bank accounts in certain parts of the world?

**Teachers note:** the map and figures below is extracted from World Bank Group (2018) *The Global Findex Database 2017* (Chapter 2)

Chapter 2 available online:

[https://globalfindex.worldbank.org/sites/globalfindex/files/chapters/2017%20Findex%20of%20full%20report\\_chapter2.pdf](https://globalfindex.worldbank.org/sites/globalfindex/files/chapters/2017%20Findex%20of%20full%20report_chapter2.pdf)

Full report and detailed statistics can be downloaded at:

<https://globalfindex.worldbank.org/>

## Unit 7

## 7. Meeting the world's needs – co-operatives and the Sustainable Development Goals

Unit 7	The Sustainable Development Goals
<b>Aim</b>	To provide an overview of the Sustainable Development Goals (SDGs) and their importance for the world, and to enable pupils to gain an understanding of the role that co-operatives can play in achieving them.
<b>Expected learning outcomes</b>	Pupils will gain an understanding of the SDGs, their relationship to ensuring that everyone's needs can be met (now and in the future) and how co-operatives can play an important role.
<b>Suggested methods used</b>	<ul style="list-style-type: none"> <li>▪ Group discussion</li> <li>▪ Video clips</li> <li>▪ Class discussion</li> </ul>
<b>Additional resources</b>	<ul style="list-style-type: none"> <li>▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading.</li> </ul>
<b>Materials required</b>	<ul style="list-style-type: none"> <li>▪ Flipchart sheets and pens</li> <li>▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides</li> </ul>
<b>Time required</b>	Approximately 45-50 minutes

### TEACHERS NOTE

The use of the information in this session may depend on what previous units have been used. The intention is that it would link closely with **Unit 2, Needs and Wants**. The objectives of the Sustainable Development Goals (SDGs) focus on the ensuring that everyone's 'needs' are met.

The key learning for students is to gain an understanding that by focusing on 'wants', many people in the world continue to experience inequality, and future generations will be compromised. This is not sustainable.

Following on from this, co-operatives can play an important role because their focus is on meeting the needs of people, including people who experience inequality and those whose needs are not met by other means.

A list of the SDGs is provided below, as well as links to more information and materials on them. In addition, posters, infographics are available at <https://en.unesco.org/themes/education/sdgs/material/01>



**No Poverty:** Access to basic human needs of health, education, sanitation <https://en.unesco.org/themes/education/sdgs/material/01>



**Zero Hunger:** Providing food and humanitarian relief, establishing sustainable food production <https://en.unesco.org/themes/education/sdgs/material/02>



**Good Health and Wellbeing:** Better, more accessible health systems to increase life-expectancy <https://en.unesco.org/themes/education/sdgs/material/03>



**Quality Education:** Inclusive education to enable upward social mobility and end poverty <https://en.unesco.org/themes/education/sdgs/material/04>



**Gender Equality:** Education regardless of gender, advancement of equality laws, fairer representation of women <https://en.unesco.org/themes/education/sdgs/material/05>



**Clean Water and Sanitation:** Improving access for billions of people who lack these basic facilities <https://en.unesco.org/themes/education/sdgs/material/06>



**Affordable and Clean Energy:** Access to renewable, safe and widely available energy sources for all <https://en.unesco.org/themes/education/sdgs/material/07>



**Decent Work and Economic Growth:** Creating jobs for all to improve living standards, providing sustainable economic growth <https://en.unesco.org/themes/education/sdgs/material/08>



**Industry, Innovation and Infrastructure:** Generating employment and income through innovation <https://en.unesco.org/themes/education/sdgs/material/09>



**Reduced Inequalities:** Reducing income and other inequalities, within and between countries <https://en.unesco.org/themes/education/sdgs/material/10>



**Sustainable Cities and Communities:** Making cities safe, inclusive, resilient and sustainable <https://en.unesco.org/themes/education/sdgs/material/11>



**Responsible Consumption and Production:** Reversing current consumption trends and promoting a more sustainable future <https://en.unesco.org/themes/education/sdgs/material/12>



**Climate Action:** Regulating and reducing emissions and promoting renewable energy <https://en.unesco.org/themes/education/sdgs/material/13>



**Life Below Water:** Conservation, promoting marine diversity and regulating fishing practices <https://en.unesco.org/themes/education/sdgs/material/14>



**Life on Land:** Reversing man-made deforestation and desertification to sustain all life on earth <https://en.unesco.org/themes/education/sdgs/material/15>



**Peace, Justice and Strong Institutions:** Inclusive societies, strong institutions and equal access to justice. <https://en.unesco.org/themes/education/sdgs/material/16>



**Partnerships for the Goals:** Revitalize strong global partnerships for sustainable development <https://en.unesco.org/themes/education/sdgs/material/17>

## PART ONE: INTRODUCTION TO THE SUSTAINABLE DEVELOPMENT GOALS (SDGS)



15 MINUTES

Depending on the age and experience of the class, the teacher can decide to introduce a brainstorming exercise or to go directly to the rationale for the SDGs.



### Brainstorming activity (10 minutes)

Write the word **sustainable** and **sustainable development** on a flipchart or whiteboard.

Ask the class if they have heard of the words, or what they think the words might mean.

After a few minutes, explain the meaning of the word sustainable to the class and the term Sustainable Development Goals (the images below are taken from the slides that accompany this unit).

*What do we mean by sustainability?*

**Sustainability means meeting our own needs without damaging the ability of future generations to meet their own needs.**



*What are the sustainable development goals (SDGs)?*

**They are a set of solutions for the biggest problems the world faces.**

**The SDGs set out a vision for countries to end all forms of poverty, fight inequalities and tackle climate change, while ensuring that no one is left behind.**

**There are 17 SDGs which were agreed at a meeting of the United Nations in 2015.**



More than 700 million people, or 10 per cent of the world population, still live in extreme poverty today, struggling to fulfil the most basic needs like health, education, and access to water and sanitation, to name a few. The majority of people live on less than \$1.90 a day live in sub-Saharan Africa. Worldwide, the poverty rate in rural areas is 17.2 per cent—more than three times higher than in urban areas.



### Video clip and feedback

5 mins



Video: 'UN Sustainable Development Goals – Overview'. Video produced by Unicef. **2 mins, 12 secs.**

[https://www.youtube.com/watch?v=M-iJMo2m\\_Hg](https://www.youtube.com/watch?v=M-iJMo2m_Hg)

## PART TWO: THE 17 SUSTAINABLE DEVELOPMENT GOALS



**15 MINUTES**

### Discussion (15 minutes)

Display the 17 SDGs (the list with icons) and ask the class to respond to the list. Ask the class if they have heard of any of them before.

Then present the slides with some details of what the issues are for communities and how they relate to the sustainable development goals.

Ask the class whether they are surprised by the statistics or the issues arising.

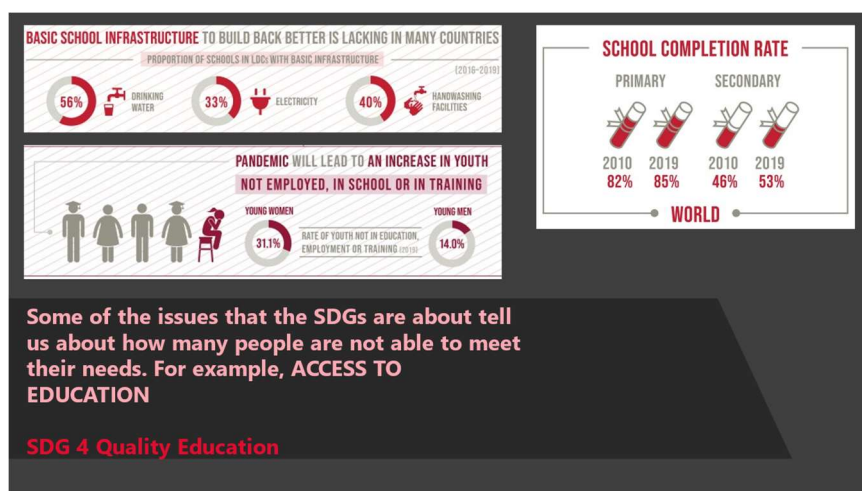
The teacher can explore further issues based on the online resources that are available.

After discussing the SDGs and the issues that they aim to address, ask the class to discuss with the person sitting next to them

Note: there are posters available which could also be used in the classroom.

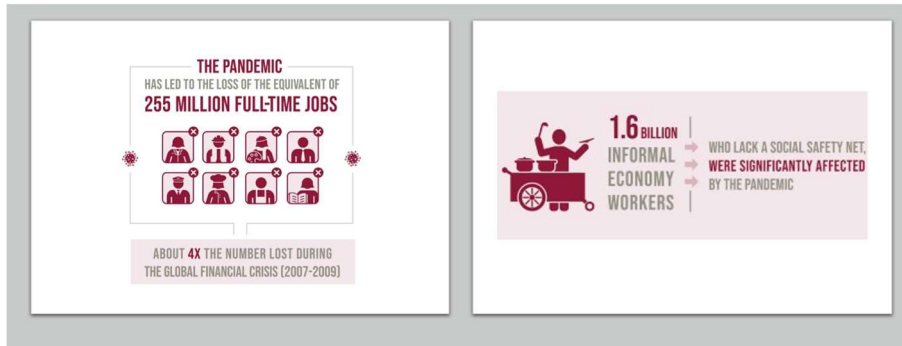


The PowerPoint slides include the graphic of the SDGs and examples of why we have these goals. Examples of the issues faced by communities in the world, and their relationship to the goals can be discussed by the teacher. The slides are reproduced below.



Some of the issues that the SDGs are about tell us about how many people are not able to meet their needs. For example, ACCESS TO WORK

### SDG 8 Decent work and economic growth



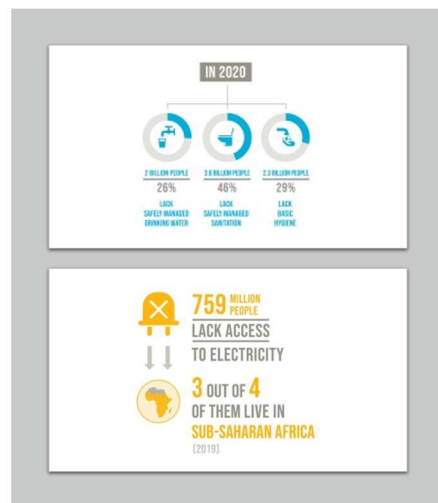
Some of the issues that the SDGs are about tell us about how women and girls experience things differently, and experience a life of inequality

### SDG 5 Gender Equality



Some of the issues that the SDGs are about tell us about how many people are not able to meet their basic needs, like WATER, SANITATION, ELECTRICITY

### SDG 6 Clean Water and Sanitation SDG7 Affordable and Clean Energy

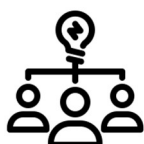




## PART THREE: WHAT ROLE CAN CO-OPERATIVE HAVE IN CONTRIBUTING TO THE SDGs?



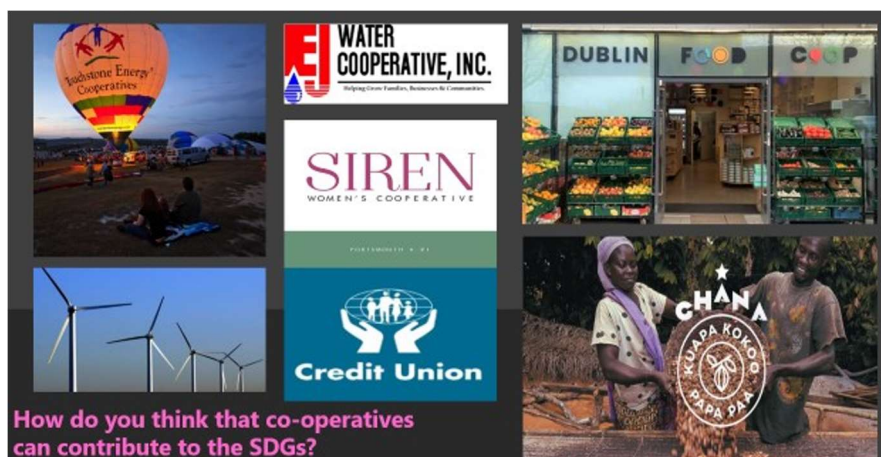
10-15 MINUTES



### Brainstorming activity (10 minutes)

Ask the class whether they think that the co-operative approach is relevant to meeting any of the SDGs?

Ask them to think about how co-operatives might contribute to the SDGs? Use the slide below to aid this discussion. This includes some examples of co-operatives that were discussed in earlier units.



To conclude the discussion, present some statistics on the co-operatives using the slide below (from the slides that accompany this unit).

**Co-operatives can help achieve the SDGs because they focus on the needs of their members**

Co-operatives enable farmers in the world's poorest countries to secure fair prices for their produce

Credit unions provide access to financial services and loans to 375 million members worldwide

Co-operatives are important in making the transition to renewable forms of energy – in the EU, there are about 3,400 renewable energy co-operatives owned by citizens

Co-operatives provide employment to approximately 10% the world's workers

Co-operatives enable women in the world's poorest countries to become economically independent, and meet their income needs



## References

### Unit 1 What is co-operation?

Desjardins Group: 'What is a co-operative?' Video produced by Desjardins Group  
<https://www.youtube.com/watch?v=eJaFFtnxsfk>

### Unit 2 Wants and Needs

Kelly, O (2021) 'Co-op Housing Ireland sets record with 450 social homes delivered in 2020', *Irish Times*, 28 July 2021.

### Unit 3 What is a co-operative?

Co-operatives UK: 'What is a Co-operative?' Video produced by Co-operatives UK.  
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The Cooperative Network: 'Co-operatives are everywhere'. Video produced by The Cooperative Network <https://www.youtube.com/watch?v=8RCZPrUIU0o>

### Unit 4 The co-operative principles

Community 1<sup>st</sup> Credit Union: '7 Co-operative Principles'. Video produced by Community 1<sup>st</sup> Credit Union (US) <https://www.youtube.com/watch?v=SHdK8jG8u5w>

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### Unit 5 Nora Herlihy: pioneer of the credit union movement in Ireland

Depuis, N (2009) *Mná Na Héireann: Women who Shaped Ireland*. Cork: Mercier Press.

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Power, C., O'Connor, R., McCarthy, O. and Ward, M. (eds) (2011) *The Origins, Ethos and Evolution of Co-operative Credit in Ireland*. IRD Duhallow Women's Forum and the Centre for Co-operative Studies, University College Cork.

## Unit 6 Credit Unions

Irish League of Credit Unions: 'What is a credit union and reasons to join'. Video produced by the Irish League of Credit Unions <https://www.youtube.com/watch?v=NquvdNWfyQo>

Society for Co-operative Studies in Ireland: 'How can co-operatives work in your community? Dundalk Credit Union, Co Louth'. Video produced by the SCSi. [Link required](#)

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World Council of Credit Unions (WOCCU): *Statistical Report 2020*  
[https://www.woccu.org/our\\_network/statreport](https://www.woccu.org/our_network/statreport)

## Unit 7 Co-operatives and the Sustainable Development Goals

United Nations: materials and resources on the SDGs:  
<https://en.unesco.org/themes/education/sdgs/material/01>

UN 17 Goals to Transform Our World. Website: [www.un.org/sustainabledevelopment](http://www.un.org/sustainabledevelopment)

## Further resources

### History of the co-operative movement in Ireland

Doyle, P (2019) *Civilising rural Ireland: The co-operative movement, development and the nation-state, 1889–1939*. Available online  
<https://www.manchesteropenhive.com/view/9781526124579/9781526124579.xml>

### Early co-operatives in the UK

BBC Victorian Scotland: 'Robert Owen and Victorian Britain'. Video produced by the BBC  
<https://youtu.be/LM0SDjR6H8c>

Rochdale Pioneers Museum and Co-operative Heritage Trust: 'The new pioneers' Video (Huckleberry Films) <https://www.youtube.com/watch?v=KYPe5xJAm5w>

### Sustainable Development Goals resources

UN Sustainable Development Goals (2019) website of student resources, facts and figures, infographics, videos <https://www.un.org/sustainabledevelopment/student-resources/>

UN Sustainable Development Goals (2020) 'Climate Action: Why it Matters', Briefing Sheet  
[https://www.un.org/sustainabledevelopment/wp-content/uploads/2019/07/13\\_Why-It-Matters-2020.pdf](https://www.un.org/sustainabledevelopment/wp-content/uploads/2019/07/13_Why-It-Matters-2020.pdf)

UN Sustainable Development Goals (2020) 'Decent Work and Economic Growth: Why it Matters', Briefing Sheet [https://www.un.org/sustainabledevelopment/wp-content/uploads/2016/08/8\\_Why-It-Matters-2020.pdf](https://www.un.org/sustainabledevelopment/wp-content/uploads/2016/08/8_Why-It-Matters-2020.pdf)

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United Nations SDG website with a range of materials <https://sdgs.un.org/goals> and <https://www.globalgoals.org/>

Interactive quiz on the SDGs (multiple choice) <https://www.bookwidgets.com/play/QKUJZZ>

United Nations SDG games for young people <https://go-goals.org/downloadable-material/>

Global Goals (2020) Choose Life Now | The Global Goals. Video:  
<https://www.youtube.com/watch?v=h-iiuOXiF80&list=RDCMUcRfuAYy7MesZmgOi1Ezy0ng>

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Choose Life Now | The Global Goals Video produced by the UN  
[https://www.youtube.com/watch?list=RDCMUcRfuAYy7MesZmgOi1Ezy0ng&v=h-iiuOXiF80&feature=emb\\_rel\\_end](https://www.youtube.com/watch?list=RDCMUcRfuAYy7MesZmgOi1Ezy0ng&v=h-iiuOXiF80&feature=emb_rel_end)

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### Climate action

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<https://www.bbc.com/future/article/20181102-what-can-i-do-about-climate-change>

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### **Decent work and economic growth**

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'Up&Go: Facilitating local worker cleaning coops with a shared platform', Interview with the director of the Co-operative Development Program at the Center for Family Life in Brooklyn, New York. Video: <https://www.youtube.com/watch?v=LLaSHwYv3Y>

### Co-operatives, decisions, and operations

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### Other

'The Cleveland Model: How the Evergreen Co-operatives Build Community Wealth'. Video produced by Democracy Collaborative

[https://www.youtube.com/watch?v=s\\_kLye\\_6VBc](https://www.youtube.com/watch?v=s_kLye_6VBc)

### Websites

Irish Co-operative Organisation Society (ICOS) [icos.ie](https://www.icos.ie)

Society for Co-operative Studies in Ireland [link required](#)

International Co-operative Alliance (ICA) <https://www.ica.coop/en>

Co-operatives UK <https://www.uk.coop/>

Dublin Food Co-operative <https://dublinfood.co-op/community/>

'Up and Go Co-op' New York website: <https://www.upandgo.co-op/>

Fairtrade: <https://www.fairtrade.ie/>

Coops4Dev (a joint ICA-EU initiative) <https://coops4dev.coop/en>

Divine Chocolate <https://www.divinechocolate.com/empowering-women>

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World Council of Credit Unions <https://www.woccu.org/>

Dundalk Credit Union, Co Louth <https://www.dundalkcu.ie/>

Drinagh Co-op, Cork <https://drinagh.com/>

The Quay Co-op, Cork <https://quaycoop.com/>

The Great Care Co-op <https://www.thegreatcarecoop.ie/>

Sustainable Ireland Cooperative (Cultivate) <http://sustainable.ie/>

Canadian Worker Co-op Federation: <https://canadianworker.coop/about/what-is-a-worker-co-op/> and resources available at <https://canadianworker.coop/category/resources/multi-media/>

Cultivate.coop - library of information about co-operatives  
[https://cultivate.coop/wiki/Main\\_Page](https://cultivate.coop/wiki/Main_Page)

Canadian Community Economic Development (CED) Network <https://ccednet-rcdec.ca/en/about>

New Economy Coalition website, with a range of resources and examples of co-operatives in the United States <https://neweconomy.net/>

International Co-operative Alliance (ICA) Co-operatives for 2030 Campaign. Website:  
<https://www.ica.coop/en/our-work/coops-for-2030>