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METHOD

With support from **Bridget Carroll, Centre for Co-operative Studies, UCC**

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Table of contents

Foreword	3
Introduction to this manual	4
What is its purpose?	4
1. What is a co-operative?	6
Part one: Introduction	7
Part two: Definition of a co-operative	9
Part three: The principles of co-operation	12
Part four: Differences between mainstream business and co-ops	15
2. The pioneers and origins of co-operatives	20
Part one: Background to the modern co-operative movement – homework	21
Class activities	24
Part two: The Rochdale pioneers and the modern co-operative movement	26
Part three: Ireland in the 1950s: context for the establishment of Credit Unions in Ireland	30
Class activities and discussion	32
Part four: The pioneers of the Irish credit union movement	34
3. Co-operatives and the Sustainable Development Goals	41
Part one: The Sustainable Development Goals	41
Part two: Which of the SDGs could co-operatives contribute to?	45
4. Co-operatives and SDG 8: Decent work and economic growth	46
Part one: Introduction	47
Part two: The world of work- case study	50
Part three: What is a worker co-operative?	55
5. Co-operatives and SDG 5: Gender equality	56
Part one: What do we mean by gender equality and what is the status of women in the world?	57
Part two: The work of co-operatives in addressing gender inequality affecting women in the developing world	62
Part three: Gender inequality, culture, economics and co-ops	66
6. Co-operatives and SDG 13: Climate action – regulating and reducing emissions, and promoting renewable energy	77
Part one: Introduction	78
Part two: What can we do?	81
Part three: Community co-operatives and renewable energy	87
Part four: Issues and needs affecting community energy co-operatives	93
7. Decision-making and operations	95
Part one: Introduction	96
Part two: Starting up a worker co-operative – what is required?	97
Part three: Decision-making – different models	99
Sample assignment and projects	101
Sample project idea	101
Sample assignment	101
References	102
Further resources	106

Acronyms used

BEC	Bristol Energy Co-operative
ICA	International Co-operative Alliance
ICOS	Irish Co-operative Organisation Society
ILCU	Irish League of Credit Unions
ILO	International Labour Organisation
RESS	Renewable Energy Support Scheme
SCSI	Society of Co-operative Studies in Ireland
SDGs	Sustainable Development Goals
UN	United Nations
UNDP	United Nations Development Programme

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 secondary school students and young people attached to youth organisations.

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 educational 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 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

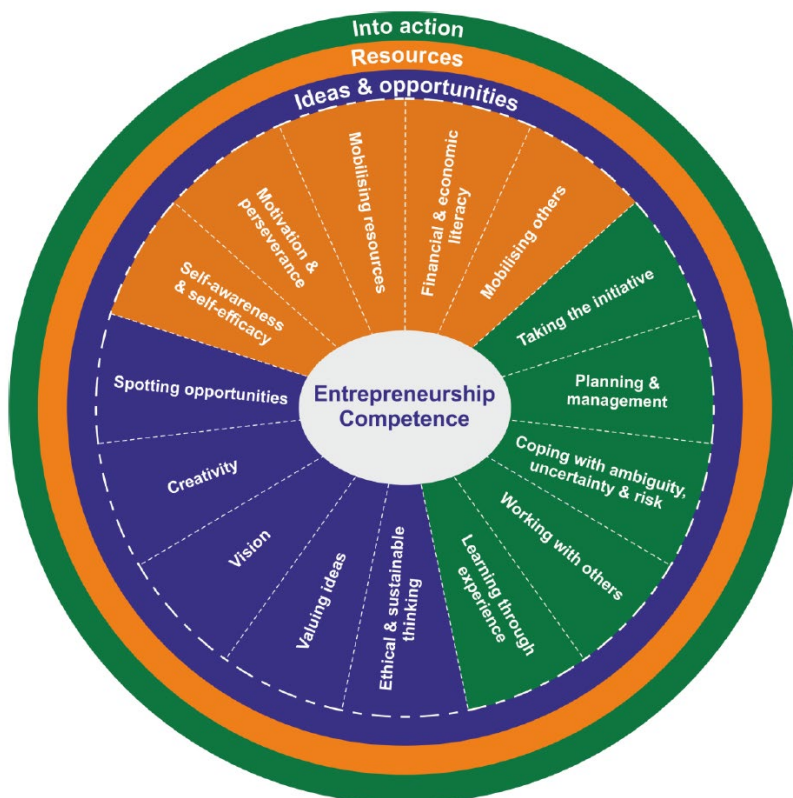
Introduction to this manual

WHAT IS ITS PURPOSE?

This manual is a resource for teachers of students in second level schools who are delivering the Co-operatives for Sustainability programme. There are seven core lessons in this manual that explore the work of co-operatives – in Ireland as well as globally.

The aim is to give students the opportunity to explore the co-operative model, its values and principles, and to consider their relevance to the lives of young people, as well as the issues that affect them and the world. Its hope is to inspire young people to think about whether co-operatives can have a positive impact on their lives, and ultimately to consider forming co-operatives.

The concepts and approaches in this manual closely align with the European Entrepreneurship Competence Framework (EntreComp). This is a reference framework for people interested in learning, teaching and fostering the knowledge, skills and attitudes that make up an entrepreneurial mindset. It defines entrepreneurship as the capacity to act upon opportunities and ideas and to transform them into values for others. This value can be financial, cultural, or social. It establishes fifteen competencies. For more information, click [here](#).



Areas and competencies of the EntreComp conceptual model

The programme places co-operatives in the context of issues facing the world, in particular their role in contributing to the United Nation's Sustainable Development Goals (SDGs). The goals include eliminating poverty, decent work, reducing inequalities, climate action, gender equality. Each of the chapters in this manual that relate to these goals are self-contained, and teachers can decide which of them to use and the order in which to use them.

The manual and lessons are designed primarily for use with students in Transition Year, but there are also clear links to and with junior cycle subjects such as Civic, Social and Political Education (CSPE) and could also be useful for those completing Leaving Certificate Applied (LCA) or Leaving Certificate Vocational Programmes (LCVP), as well as Business Studies.

There are seven units. In total, the units are estimated to take 12 hours to deliver (across 12 class sessions). There are also sample assignments which could be used for the programme (in the appendices). If there are time constraints, the teacher can select the units that they wish to cover (however, units 1 – 3 are recommended as they are introductory).

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 student-centred – activities and lesson plans intend 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).

There are teacher notes in relation to some of the topics covered, and it is intended that this programme 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@

1. What is a co-operative?

Lesson 1	What is a co-operative?
Aim	To explain to students what a co-operative is, the principles underpinning co-operatives, and how these principles make them different to other business forms.
Expected learning outcomes	Students will have an understanding of the principles and values of co-operatives, the different types of co-operative forms, and they will be able to distinguish them from other business forms.
Suggested methods used	<ul style="list-style-type: none"> ▪ Group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Quiz – multiple choice (using slides accompanying this manual) ▪ Mind-mapping and brainstorming
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. Additional resources and reading are listed at the end of the manual. ▪ There is a set of slides to accompany this unit
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Blu-tack ▪ Coloured adhesive dots ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides
Time required	This may take up to two class sessions (estimated time is 1 hour, 40 mins)

PART ONE: INTRODUCTION



20 MINUTES

Explain to the class that the session is going to look at co-operatives.

Draw on prior knowledge of students and ask whether anyone in the class knows what a co-operative is.

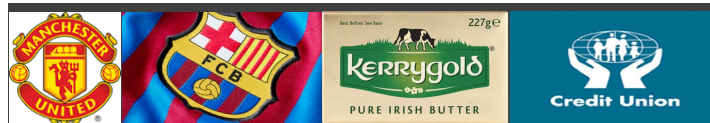
To stimulate discussion, ask a few questions of the class if they have any experience of co-operatives, and introduce the multiple-choice questions which are included in the slides accompanying this pack. Use the 'slideshow' format in PowerPoint to go through the slides. These are reproduced below.



Time: 5 mins

MULTIPLE CHOICE QUIZ

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




Which is the odd one out

- A. Manchester United – all the others are co-operatives
- B. Barcelona FC
- C. Kerrygold butter
- D. Your local credit union




How many co-operative members are there in Ireland?

- A. Less than 10,000
- B. Between 10,000 and three million
- C. More than three million – Ireland has one of the highest rate of co-op membership in the world



What was the turnover of Ireland's largest co-op in 2020?

- A. 20 million euros
- B. 200 million euros
- C. **2.3 billion euros** - Ornu, is the largest Irish co-op, in the agriculture and food production sector, with over 2,000 employees



What percentage of workers (worldwide) work in a co-op?

- A. 1%
- B. 4%
- C. **10%** - according to the international co-operative alliance (ICA)



Class feedback
Time: 10 mins

Ask the students for their feedback to the answers. Are they surprised by the correct answers, and why?

Ask the group if any of them are members of their local credit union? Do they have an idea of how a credit union might be different to another financial institution?

Reinforce the point 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. (Note: unit 2, *the origin and development of co-operatives*, will consider the scale of the movement internationally, and the different types of co-operatives).

So why do we not hear more about co-operatives?

This may be because co-operatives may look the same as any other business. However, they are different in how they do business. The unit will explore the principles of how co-operatives work, and how they are different to other forms of business.



Video and feedback

Time: 10 mins

VIDEO: WHAT IS A CO-OPERATIVE?

As an introduction to what a co-op is, go to the Co-operatives UK¹ video below (the video link is also embedded in the slides accompanying this unit).

Ask the students to take a note of key words in the video that they can relate to, or that are important to them, while they watch the video.



Video: What is a Co-operative? Produced by Co-operatives UK (2 minutes).
https://www.youtube.com/watch?v=90FL_bBE4mw

Ask the students for some brief feedback after watching the video:

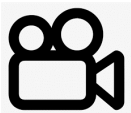
*What were the key words they took from the video?
 Why did they choose these words?*

PART TWO: DEFINITION OF A CO-OPERATIVE



20 MINUTES

This part of the session will explore in more detail what a co-operative is.



Time: 4 mins

VIDEO: WHAT IS A CO-OPERATIVE?

Introduce the video 'what is a co-operative'; (4 minutes). The link to this video is embedded in the slides accompanying this unit.



This video is produced by Irish Co-operative Organisation Society (ICOS)² and is available at <https://www.youtube.com/watch?v=N5oMysg3luw>

¹ Co-operatives UK is a representative body for co-operatives in the United Kingdom.

² ICOS is a representative organisation for co-operatives in Ireland.

Ask the students to note down any key words relating to what they think is important about a co-operative in the video as they watch it (they can apply these words to the brainstorming activity that follows below).

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

NOTE FOR TEACHER: CO-OPERATIVE VALUES

Co-operatives throughout the world share a set of values that give them their distinctive character. These 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.

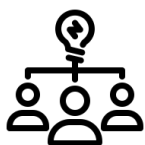
Democracy – a co-operative will be structured so that members have control over the organisation – one member, one vote.

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.



Brainstorming activity (15 minutes)

Write the word **co-operative** on a flipchart or whiteboard after the video that students can easily read it.

Use any brainstorming or mind-mapping methodology

Ask the class to come up with words relating to co-operatives and their purpose.

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

- What do you think are the aims of a co-operative?
- Are they relevant in the world today? Why?
- Do you think they are relevant to young people?

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), farmer or other producers, or employees (worker co-ops). Unit 2 will consider the different types of co-operatives.

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.

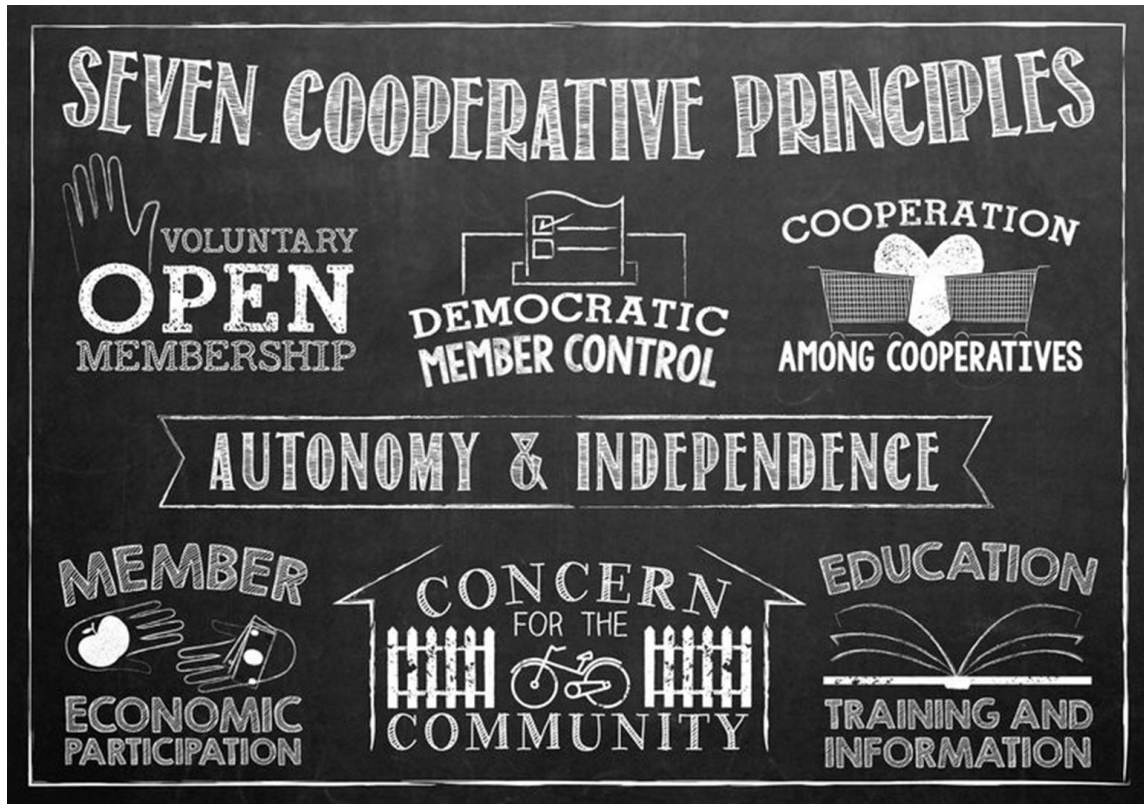
A traditional shareholder model of business focuses almost exclusively on meeting investor expectations and making a return on investment – hence the business operates for the benefit of the investor. In traditional business, it is the shareholder who owns and controls the business. And their influence 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 principles of co-operation.



PART THREE: THE PRINCIPLES OF CO-OPERATION



40 MINUTES

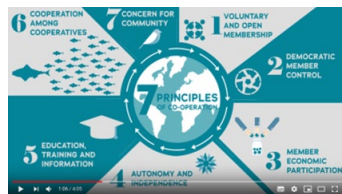
The principles of co-operation are guidelines for how to put the values into operation. If you wanted to run a sustainable or ethical business, the principles are a way of doing that. They are what define a co-operative, regardless of its activity, and legal form. These are world-wide principles (see *teacher note below*).



Time: 4 mins

VIDEO: THE SEVEN PRINCIPLES OF CO-OPERATION

Present the video: *The seven principles of co-operation*. Produced by ICOS (4.05 minutes). The video link is also embedded in the slides accompanying this unit.



Available at: <https://www.youtube.com/watch?v=KJTf4PuTy64>



Group exercise
(10 minutes)

Organise the class into groups of three and ask the students to consider the words on the worksheet below, and to group them according to whether they are very relevant or not relevant at all to co-operatives.

Words: individual, self-help, community, fairness, maximising profit, family, charity, control, ownership, collective, power, expensive, cheap, meeting needs, enterprise.....*more to go in here*

Relevant	Not relevant

When the students have had a chance to group the words, peer review responses. Then discuss the responses as a class.



Group exercise
(25 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 students.

Print out the principles of co-operation sheet and give copies to the groups. In addition, 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 will have their own unique dot colour (so that their dots can be distinguished from other groups').

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 views.

NOTE: The above is a fun and engaging exercise, but might be a bit complicated for the classroom, and the teacher could alternatively, ask students in small groups to consider principles and rank them from 1 to 7 using 'mentimeter'. The display of the class result could then be used to generate discussion.

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.

PART FOUR: DIFFERENCES BETWEEN MAINSTREAM BUSINESS AND CO-OPS



20 MINUTES

Ask the class how they think co-operatives are different to traditional businesses. The teacher could introduce this by asking the class about the advantages or benefits of a co-operative, and whether these benefits arise with traditional business? The teacher could ask the class about the differences between a co-op and traditional businesses in relation to ownership, control, and in relation to who benefits?

Remind the class that co-operatives may appear like any other business, but that their way of doing business is different.

The video below describes a food co-op from Minnesota, USA (note: in this type of co-op, the members of the co-op will be the users of the co-op – the people who shop in the co-op).³ As a preamble to the discussion that follows it, the class could be asked to think about the differences for the person using a food co-op like the one in the video would be different to being a shopper or customer in a traditional food shop.

³ The different types of co-operative are discussed in unit 2, and will arise in case studies throughout the programme.



Time: 4:20
mins

VIDEO: FOOD CO-OP VS. GROCERY STORE: WHAT'S THE DIFFERENCE?

The video can be accessed by clicking on the image or the link below it. The link is also included in the slides that accompany this unit.



Food Co-Op vs. Grocery Store: What's the Difference?

'Food Co-Op vs. Grocery Store: What's the Difference? The Mississippi Market'. Video produced by Rewire (4 mins 20 secs).

https://www.youtube.com/watch?v=ryQE5_aNy2I

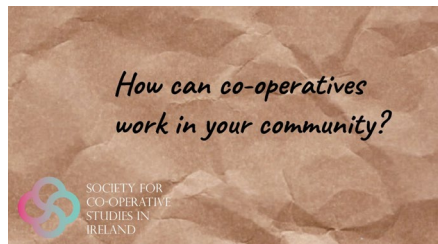
The video below has been produced by the Society for Co-operative Studies in Ireland. This video explores how co-operatives are different to mainstream businesses and considers the advantages of being part of the co-operative. The examples used in the video are all Irish, and are Dublin Food Co-op, Drinagh agricultural co-op in Cork, the Quay Co-op in Cork, and Dundalk Credit Union.



Time: 4:35
mins

VIDEO: HOW CAN CO-OPS WORK IN YOUR COMMUNITY?

The video can be accessed by clicking on the image or the link below it. The link is also included in the slides that accompany this unit.



'How can co-operatives work in your community?' Three co-operative examples. Produced by SCSi (2022). Length: 4 mins 35. **LINK REQUIRED**



**Group exercise
and class
discussion**
15 minutes

GROUP EXERCISE AND FOLLOW UP CLASS DISCUSSION

The teacher should ask the class whether the video gives any ideas about the differences between a co-operative and a traditional business.

The teacher could ask the class to consider these differences between co-operative and traditional businesses in terms of

- Ownership,
- Decision-making,
- Benefits

Students could give feedback on how the food co-op reflects these differences. Students could discuss this in pairs/ groups of three before the class discussion.

TEACHER NOTE: EXAMPLES OF DIFFERENCES BETWEEN CO-OPERATIVES AND TRADITIONAL BUSINESS


Theme	Co-op (<i>and Mississippi Market</i>)	Traditional
Ownership	Members of a co-op Membership is open (<i>Members are those who use the co-op (shoppers). Membership is open to everyone who uses the co-op.</i>)	Investor or shareholder
Decision-making/ control	Members One member, one vote – regardless of how many shares ⁴ Democratic	Shareholders – control depends on the degree of ownership/ number of shares
Who benefits in the community?	Concern for community as a core principle of all co-ops (Mississippi Market sells local produce, with local economy benefits. Strong	Concern for community as a matter of policy for some – not a defining principle.

⁴ Co-operative shares are similar, but not the same as share capital in an investor-owned company or mainstream business. In a company a member is any person who holds shares. The number of votes and control of the company is generally proportional to the number of shares held. In a co-operative with share capital, members may be required to hold shares as part of their membership, but voting control is linked to membership and not to the number of shares held. The reversal of this notion is the starting point for an understanding of co-operative share capital. Co-operatives are formed by and for members to serve their common need or goal. Whilst the right or obligation to take up shares may be part of the individual's relationship with the co-operative, the right to hold or acquire shares only arises through the individual's status as a member. It is membership that provides the right to vote, not the amount of shareholding that a member has. Also, unlike a mainstream or investor-owned business, shares tend to have a fixed value, they do not generate a capital gain and they do not represent a share in the overall value of the company. There is usually a restriction on the selling or transfer of shareholding (they can only be sold to a member).


	environmental sustainability elements – reducing waste, organic produce, etc)	
Who benefits in the business?	Benefit the members and meet their needs	Return on investment to owners
Distribution of profit/ dividend	Limited distribution of profit and based on use by members and shareholders	To the shareholder. No limits on return on investment.

Homework

The following are two options that teachers could use for homework.



Homework
Video
Length
26:30



HOMEWORK – THE MONDRAGON MODEL

Listen to the radio programme (length 26:30) by right-clicking on the image above or clicking on the link below (you can also search using BBC world service, co-operative, global business, Mondragon).

BBC World Service (2011) 'Mondragon', *Global Business*.
<https://www.bbc.co.uk/sounds/play/pookj57g>

For follow up discussion, ask students to think about the following:

- How many workers are employed in Mondragon? Why is Mondragon so successful? What has its success not happened in other countries?
- How are decisions made?
- What does the programme tell you about the importance of education in co-operatives?
- Why is it hard to replicate the co-operative approach in Mondragon in other areas?
- Do you think the co-operative model is more likely to withstand economic downturns and recessions?

Do you agree with the statement: 'We are working in our own company, so our effort and interest is also higher than if it was a company owned by other people.'

TEACHER NOTES

- 70,000 people are employed in Mondragon in Spain (and additional approx. 14,000 in other countries).
- Resilience of model derived from more productive.
- The ownership drives the co-op to preserve jobs – if need be, staff are redeployed as much as possible in order to save jobs.
- Workers are highly motivated.
- There are different views as to whether the success of Mondragon is due to cultural factors in the Basque country.
- Education is key to enable good decision-making in the co-operative model.



Homework Video

Length 4:32



HOMEWORK – THE MONDRAGON MODEL

Listen to the radio programme (the segment on Mondragon starts @ 4:28) by right-clicking on the image above or clicking on the link below (you can also search using BBC world service, co-operative, global business, Mondragon).

BBC World Service (2012) 'Spain's Economy, *From Our Own Correspondent*.

<https://www.bbc.co.uk/sounds/play/poovp8kz>

For follow up discussion, ask students to think

about the following:

- How many companies are based in Mondragon? How many workers are employed in Mondragon? Why do you think that Mondragon so successful? What has its success not happened in other countries?
- How are decisions made?
- What does the programme tell you about the importance of education in co-operatives?
- Why is it hard to replicate the co-operative approach in Mondragon in other areas?
- Why do you think the co-operative model is more likely to withstand economic downturns and recession?
- Do you agree with the following statement: 'If only one person decides, it's not so good, if more people take part in a decision, the solution is better'

TEACHER NOTES

- 180 co-operatives are based in Mondragon (Basque country, Spain) and 70,000 people are employed there (and additional approx. 14,000 in other countries).
- Resilience of model derived from more productive.
- The ownership drives the co-op to preserve jobs – if need be, staff are redeployed as much as possible in order to save jobs.
- The most senior worker cannot earn more than six times the average salary
- Workers are highly motivated.
- There are different views as to whether the success of Mondragon is due to cultural factors in the Basque country.
- Education is key to enable good decision-making in the co-operative model.

2. The pioneers and origins of co-operatives


Note: it is suggested that prior to this session, that students undertake some homework in advance. The instructions for the homework are outlined below.

Lesson 2	The pioneers
Aim	To provide students with an understanding of the context in which co-operatives have emerged, and the role of co-operative leadership within communities.
Expected learning outcomes	Students will have an understanding of the historic context of selected co-operatives initiatives and will have undertaken their own research on the context for co-operatives. They will have gained an understanding on how co-operatives emerge from these contexts.
Suggested methods used	<ul style="list-style-type: none"> ▪ Student led research on topics (as homework and preparation) ▪ Group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Role play ▪ Group presentations
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. ▪ Additional resources and reading for students are included in the exercises.
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Blu-tack ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides ▪ Access to the internet by students to undertake research during preparation for the session
Time required	This may take 2.5 class sessions (estimated time is 2 hrs, 30 minutes if all elements are covered) but some parts can be skipped if desired.

This section is divided into two parts: the origins of the modern co-operative movement in the UK and the origin of the credit union movement in Ireland. Neither are the first co-operatives but they can be used as case examples for the establishment of co-operatives as we know them today (in the case of UK, the co-operative principles and in the case of the credit union, students may be members of a credit union).

Teachers can decide to use either or both case examples, time permitting. Therefore, the UK and Irish example are self-contained sections.

PART ONE: BACKGROUND TO THE MODERN CO-OPERATIVE MOVEMENT – HOMEWORK

 <p>Homework</p>	<p>HOMEWORK</p> <p>Explain to the class that the session is going to consider some of the circumstances that give rise to co-operatives. It will consider how co-operatives have responded to needs and considers the attributes of the people who pioneered the co-operatives. We explore the origins of two co-operatives forms in England and Ireland, and we examine the leaders of co-operatives.</p> <p>TEACHERS GUIDE</p> <p>Homework: ask the class to read the text below relating to the origins of the modern co-operative movement (Rochdale).</p> <p>The class should also be organised into groups of four students. Each group should undertake some further research on the history of their topic. Ask the group to do some research on the case example, to supplement their knowledge, e.g. through online research, using search topics like the ones listed below.</p>
<p>Guidance for students</p>	<p>When doing the background research, students in each group should develop a character from the era. Their character could be a child, adult, mother, father, young adult, older person, etc. Some prompts that the teacher can give the students could include some of the following:</p> <ul style="list-style-type: none"> • What is your age? • What is your gender? • Where do you live – what kind of dwelling? • What is your family's economic situation? • How much money do you have? Is it enough to meet your basic needs (good food, clothing, good housing, etc.)? • What kind of education did you get? • Do you have good or bad health? What contributes to your health situation? • Do you have spare time? What do you do in your spare time (e.g. hobbies)? • Can you make decisions about your life and your future? • Who makes the decisions in your community or city?

- Do you feel like you can improve your situation (improve your health, your work situation your financial situation)?
- What is lifelike for others in your family and community?
- How is life different for men and women/ boys and girls?
- What does the future hold for your family and for its younger members (children, babies)?



Homework Reading

REQUIRED HOMEWORK READING - BACKGROUND TO THE MODERN CO-OPERATIVE MOVEMENT (ROCHDALE)

The teacher can distribute the reading material **below** to students in addition to the above resources for homework. The teachers may also want to allocate time during the class to allow students to read it.

ROCHDALE, ENGLAND

Rochdale is an industrial town in the north of England and in the 1840s, like the rest of Britain and Europe, experienced major changes arising from the industrial revolution (which started in the late 1700s).

The Industrial Revolution marked a major turning point in history, and almost every aspect of daily life was influenced in some way. The pace of industrialisation, and its impacts on working classes and crafts-workers impacted throughout Europe.

During the period of the industrial revolution, manufacturing had changed from hand production methods to machines (and the use of stream and waterpower and iron production had transformed manufacturing). This changed the nature of work and of economic production. In 1800, Europe accounted for 28% of the world's manufacturing output. By 1880, this had increased to 61%. In the middle of the 1700s, Britain's population was 6 million, and by 1831, it has increased to 14 million. In Rochdale, the population was 69,956 in 1841, more than double its population forty years previously.

Textiles were the dominant industry during the Industrial Revolution. The textile industry was also the first to use modern production methods, and craft workers such as weavers were often displaced by these machines.

The industrialised setting gave rise to large factories, and they formed trade unions to collectively advocate for social reform and workers' rights. Because trade unions could demand better terms by withdrawing labour which resulted in a cease in production, they were not popular amongst the political establishment, and had either been banned, or were restricted. One British newspaper described them as *"the most dangerous institutions that were ever permitted to take root, under shelter of law, in any country..."*

Alongside these changes were calls for social and political reforms among the working and middle classes. In England in 1832, voting rights were given to the property-owning middle classes in Britain, but not the working classes (and those who pressed for reform and rights



for the working classes were often thwarted - for more information, read about the *Tolpuddle Martyrs*).

Chartism was a movement which emerged in the 1830s in response to the exclusion of working class from voting rights. Chartists aimed to gain political rights and influence for the working classes. It got its name from the *People's Charter*, that listed the six main aims of the movement. These were published in 1838 and were:

- A vote for all men (over 21)
- The secret ballot
- The property qualification to become a Member of Parliament (MP) to be abolished
- Payment for MPs
- Constituencies of equal size
- Annual elections for Parliament

The movement presented three petitions to Parliament (between 1839 and 1848) and it was claimed that these had generated six million signatures. However, all of their claims were rejected, and the movement disintegrated in 1848 (although its legacy was important as many of its claims were met by the late 1800s).

Support for Chartism peaked at times of economic depression and hunger, and Rochdale was a centre for the Chartist movement. The early 1840s was known as the 'hungry forties' in Britain as it experienced an economic depression, causing much misery among the poor. In 1839 there was a slump in trade, leading to a steep increase in unemployment, accompanied by three years of bad harvest.

Influencer – Robert Owen

Robert Owen (1771–1858), a Welsh textile manufacturer, philanthropist, and social reformer, was one of the founders of the co-operative movement. He is known for efforts to improve factory working conditions for his workers and promote experimental socialistic communities. In the early 1800s, he became wealthy as an investor and eventual manager of a large textile mill in Scotland. Owen championed the working class, led the development of co-operatives and the trade union movement, and supported the passage of child labour laws and free co-educational schools.

In 1816, during the economic crisis which followed the end of the Napoleonic Wars, Robert Owen proposed that landed proprietors, wealthy capitalists, established companies, parishes or counties might set up co-operative communities to remedy unemployment. This proposal met with little response, so Owen turned to 'associations of the middle and working classes of farmers, mechanics, and tradesmen, to relieve themselves from the evils of the present system'.



Additional research for students to undertake as homework

England in the middle of the 18th century

Possible search items: Social conditions 1840s England; 1840s England; education 1840s, health in 19th century England

Website examples could include:

<https://www.museumoflondon.org.uk/application/files/1414/5579/2208/what-was-life-for-children-victorian-London.pdf>

<https://www.english-heritage.org.uk/learn/story-of-england/victorian/>

<https://www.english-heritage.org.uk/learn/story-of-england/victorian/daily-life/>

<https://manchesterhistory.net/rochdale/history.html>

<https://spartacus-educational.com/ExamIR11.htm>

<https://sites.udel.edu/britlitwiki/social-life-in-victorian-england/>

<https://spartacus-educational.com/U3Ahistory21.htm>

www.educationengland.org.uk/history Gillard D (2018) *Education in England: a history*

CLASS ACTIVITIES



RECAP FOR STUDENTS AND ROLE PLAY - 30 MINUTES

Allow the students some time (e.g., ten minutes) to recap on the case example of Rochdale (above), and to recap on the character that they should have developed during their homework. This class time will allow students who have not completed the work to engage in the work.



**Class role play
or
presentation**
20 minutes

Class exercise and presentation

The teacher should organise students into groups of two or three. Each group will be asked to do one of the following:

- 1) Undertake short 2-3 minute role play exercises using their characters. These role plays should reveal the experience and situation of people living in urban England. Students should be allowed to ask questions of the characters about how they live.
- 2) Tell the class who they are and invite questions about their lives and their situation from the teacher and the class.
- 3) Prepare a short presentation for the class, based on their characters about their characters (they could also use photographs accessed from their research).

After the presentations, some of the class could ask questions about the characters.

TEACHER LED DISCUSSION**15 MINUTES**

The teacher should facilitate a discussion and ask the students about what life in England at this time was like.



Time: 2:06 mins

VIDEO: ROBERT OWEN AND VICTORIAN BRITAIN

The following video can be used which outlines what life was like and about Robert Owen.



'Robert Owen and Victorian Britain' Video produced by BBC Scotland as part of the Victorian Scotland series. Length: 2.06 minutes

<https://youtu.be/LMoSDjR6H8c>

For the discussion, consider using the headings of social, political and economic conditions, using a flipchart (some examples are used as prompts for teachers):

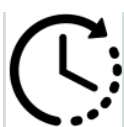
Social conditions	<ul style="list-style-type: none"> • Lower life expectancy for working classes and poor health status. • Massive population increase in a short period of time – housing conditions very over-crowded. • Child labour was prevalent. • Limited access to education for working classes and no state education.
Political conditions	<ul style="list-style-type: none"> • Wealthy men had the vote (no women, no working class or people without property or wealth). • Political movements sought vote for middle classes and men with property. • Middle class men with property given voting rights in 1882 but not working-class men or any women. • Working class had no voting rights. • Women in all classes had no decision-making power (votes).

Economic conditions	<ul style="list-style-type: none"> • Certain groups became rich during the period of economic growth. • New technologies meant that some lost their livelihoods, or their work opportunities were impacted (for example, weavers). • Economic downturns had the greatest impact on the working classes. • Access to good quality food which was affordable was hard for working class communities.
Discussion points	<ul style="list-style-type: none"> • How are the social, political, and economic conditions in Rochdale similar to life today (in Ireland, or other parts of the world)? • What do you believe were the biggest concerns facing these communities? • Do you think that a co-operative could emerge in a community such as Rochdale or similar communities? • What type of needs might it address? • What barriers or risks might it face? • Why might a co-operative form? What sort of economic activity might it undertake? • Why do you think these were significant and how might a co-operative contribute to addressing these issues?

Conclusion

The teacher will conclude the session and introduce the next session which will consider how the modern co-operative movement arose from the above circumstances. Some introductory reading can be provided to students as preparation and homework for the session (below).

PART TWO: THE ROCHDALE PIONEERS AND THE MODERN CO-OPERATIVE MOVEMENT



[40 minutes]

This section will commence in a new lesson. At the start, the teacher can recap on the points of discussion that emerged at the end of the last class (flipchart). These should relate 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 Rochdale Pioneers.

The Rochdale Pioneers: reading and video. Students will be given 5-10 minutes to recap on the case study below (which they should have read as homework).



Homework Reading

HOMEWORK READING – WHO WERE THE ROCHDALE PIONEERS

The teacher can distribute the reading material **below** to students prior to the class but should also allocate 5-10 minutes for the class to read it.

The **Rochdale pioneers** were a collection of 28 working men from Rochdale. About half of them were weavers.

In response to the poverty working people experienced, and the poor quality of food sold (watering down milk was commonplace), they decided to work together to open their own store selling food items they could not otherwise afford. They were inspired by Robert Owen. Over a period of four months, they struggled to pool £1 per person for a total of 28 pounds of capital, and started to look for a shop.

They had no social benefits no insurance or health care or pensions from their employers or from the state. They were dependent on merchants who were sometimes unscrupulous, who exploited the helplessness of the poor by selling at high prices, by adulterating goods, or by trapping them with offers of credit. Some workers even received some of their wages in the form of vouchers which could only be spent in specific shops, owned by their employers.

And the Rochdale labourers faced these challenges in a time and place when they had no vote, no democratically elected government to represent them, no state supports or policies to protect them. Their answer to daunting social problems was a special kind of self-help: mutual self-help, in which they would help themselves by helping each other. It was a small start to a large international movement.

December 1844, The **Rochdale Society of Equitable Pioneers** opened their doors with an inventory of 28lbs of butter, 56 lbs of sugar, 600 weight of flour, oatmeal and some candles. These commodities show how the co-operative started on a small scale and showed that it had formed to meet their families' urgent needs. Soon it had attracted 74 members. It was small and pragmatic, but the rules showed their vision.

It was not the first co-operative, but it helped to transform co-operation and its model formed the basis for the co-operative movement as we know it. This was because the Rochdale principles:

- Open membership.
- Democratic control (one person, one vote).
- Distribution of surplus in proportion to trade.
- Payment of limited interest on capital.
- Political and religious neutrality.
- Cash trading (no credit extended).
- Promotion of education.

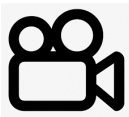
They started with a shop, but their long-term vision was to establish a co-operative way of life, to provide housing, and to access land to grow food. The co-operators in Rochdale maintained a keen interest in education, holding meetings for discussion, operating a free library and, from 1850 to 1855 running a school for a very small charge above the shop. 2.5% of their profits were committed to education, and above the shop, they organised classes in reading, writing, arithmetic, and political economy.

The expanded the shop and started to sell meat, shows and household items (a drapery). By 1867 they opened a department store in Rochdale.

Co-operatives just like Rochdale started to spring up across UK – by 1914, almost 14000 co-operatives with 3 million members had been established.

And today, the co-operative movement remains a major player in UK grocery retail: 'The Co-operative' retains 6.3% share of the grocery market, in sixth place behind Aldi and followed by Lidl.





Time: 5 mins

VIDEO: THE BEGINNINGS OF THE MODERN CO-OPERATIVE MOVEMENT

Right click on the image below (or click on the hyperlink below it).



New Pioneers

The new pioneers Length: 4:50 minutes<https://www.youtube.com/watch?v=KYPe5xJAm5w>Additional
material
(homework)http://news.bbc.co.uk/local/manchester/hi/people_and_places/history/newsid_8838000/8838778.stm<https://columinate.co-op/the-rochdale-pioneers-message-to-the-future/><http://www.columbia.edu/~hauben/amalgamated/history/34/>

Video: Who were the Rochdale pioneers (Prof Brett Fairbairn, Centre for the Study of Co-operatives, University of Saskatchewan) (6:52)

<https://www.youtube.com/watch?v=JLVbzxpCW7U>

Video on the Rochdale pioneers and the museum on Todd Street (6:41)

<https://www.youtube.com/watch?v=RgAWiLloFUw&t=248s>Group exercise
and class
discussion
25 minutes**GROUP EXERCISE AND FOLLOW UP CLASS DISCUSSION**

The teacher should ask the class the following:

- What is your reaction to the Rochdale pioneers and what they did?
- What do you think the impact of a co-operative shop would be in a community, compared with a privately owned shop? Give reasons for your answer?
- What kind of skills did the Rochdale pioneers have?
- What sort of skills and characteristics do you think that the pioneers needed?
- Why do you think the business succeeded?
- Did it matter that they did not have experience in running a shop? How typical do you think this limited experience is of co-operatives?
- What approaches did the co-operative take in addressing the barriers?

PART THREE: IRELAND IN THE 1950S: CONTEXT FOR THE ESTABLISHMENT OF CREDIT UNIONS IN IRELAND

This case example follows the same format as the one above. In this case it applies to the formation of the credit union movement in Ireland.



Homework

HOMEWORK

Explain to the class that the session is going to consider some of the circumstances that give rise to co-operatives. It will consider how co-operatives have responded to needs and considers the attributes of the people who pioneered the co-operatives. We explore the origins of two co-operatives forms in England and Ireland, and we examine the leaders of co-operatives.

TEACHERS GUIDE

Homework: ask the class to read the text below relating to the origins of the credit union in Ireland.

The class should also be organised into groups of four students. Each group should undertake some further research on the history of their topic. Ask the group to do some research on the case example, to supplement their knowledge, e.g., through online research, using search topics like the ones below.



Homework Reading

REQUIRED HOMEWORK READING - BACKGROUND TO THE DEVELOPMENT OF THE CREDIT UNION MOVEMENT IN IRELAND

The teacher can distribute the reading material **below** to students in addition to the above resources for homework. The teachers may also want to allocate time during the class to allow students to read it.

IRELAND IN THE 1950s

The early 1950s were particularly times of depression, very high unemployment and emigration: during the period 1951-56, on average 39,400 people left Ireland each year. In total, during the 1950s, almost over 400,000 people left Ireland (approximately 16% of the entire population). Three out of every five children who grew up in Ireland in the 1950s left the country at some point.

Many of those at home were either in low paid work or had no work. In 1953, workers and the unemployed took to the streets – in March, 10,000 civil servants marched down O'Connell street seeking a fair wage, and between June and July, protests and marches on O'Connell Street took place with those unemployed. And in 1957, Jack Murphy, an unemployed carpenter, was elected to Dáil Eireann in the general election (as a candidate of the Unemployed Protest Committee). He said that "Irish capital is being exported abroad and the Irish working class are being exported with it." He resigned his seat the following year (1958) in protest at the indifference of the main political parties to the plight of the unemployed and emigrated to Canada.

Communities in urban Ireland relied on moneylenders, pawnbrokers or 'hire purchase' schemes to get loans. The charges from these sources of finance were exorbitant. But bank loans were not an option for the majority of people who stood little chance of getting a loan from a commercial bank, if indeed they even had a bank account.

According to Sean Lemass, who took over as Taoiseach in 1959, there was a possibility of an imminent failure, not only of Irish economic policy, but of the Irish state itself. Something, "has got to be done now...If we fail everything else goes with it and all the hopes of the past will have been falsified"

These were times of limited opportunity and education – the majority of the population left formal education at 14 years or younger and class sizes were big: the average class size per teacher (pupil/teacher ratio) was around 34 in the 1950s but in small schools with one teacher in rural areas, the average was 15, while in many urban areas, the average class sizes were more than 50. Few people went to secondary school, as free secondary education was not to be introduced in Ireland until 1967.

Television was seen in Ireland for the first time in 1951. By 1958, it is estimated that there were 20,000 television sets in the country. Households with low incomes spent over half of their income (52%) on food in the early 1950s, and those with high incomes spent 29% in the same period.

In general, women's participation was mainly confined to younger age groups and to a restricted number of occupations. Women were expected (and in civil service jobs, required) to leave employment when they married. The marriage bar in the civil service ended in 1973.

Research for homework	Ireland in the 1950s Possible search items: Ireland in the 1950s; emigration 1950s, Ireland's economy 1950s, unemployment 1950s https://www.cso.ie/en/media/csoie/releasespublications/documents/otherreleases/thatwasthenthisisnow.pdf (Redmond, A, Ed. (2000): <i>That was then, This is now Change in Ireland, 1949-1999</i> A publication to mark the 50th anniversary of the Central Statistics Office. Dublin: The Stationery Office
Guidance for students	When doing the background research, students in each group should develop a character from the era. Their character could be a child, adult, mother, father, young adult, older person, etc. Some prompts that the teacher can give the students could include some of the following: <ul style="list-style-type: none"> • What is your age? • What is your gender? • Where do you live – what kind of dwelling? • What is your family's economic situation? • How much money do you have? Is it enough to meet your basic needs (good food, clothing, good housing, etc.)? • What kind of education did you get? • Do you have good or bad health? What contributes to your health situation? • Do you have spare time? What do you in your spare time (e.g. hobbies)? • Who makes the decisions in your community or city? • Do you feel like you can improve your situation (improve your health, your work situation your financial situation)? • What is life like for others in your family and community? • How is life different for men and women/ boys and girls? • What does the future hold for your family and for its younger members (children, babies)?

CLASS ACTIVITIES AND DISCUSSION



[40 minutes]

Recap for students and preparation for class activities [10 minutes]

Allow the students some time to recap on the case example of Ireland in the 1950s (above), and to recap on the character that they should have developed during their homework. This class time will allow students who have not completed the work to engage in the work.



**Class role play
or
presentation**
20-30 minutes

Class exercise and presentation

The teacher should organise students into groups of two or three. Each group will be asked to do one of the following:

- 1) Undertake short 2-3 minute role play exercises using their characters. These role plays should reveal the experience and situation of people living in Ireland in the 1950s. Students should be allowed to ask questions of the characters about how they live. or
- 2) Tell the class who they are and invite questions about their life and their situation from the teacher and the class.
- 3) Prepare a short presentation for the class, based on their characters about their characters (they could also use photographs accessed from their research)

After the presentations, some of the class could ask questions about the characters.



**Teacher led
discussion: 15
minutes**

The teacher can lead a discussion with the class about conditions in 1950s Ireland. Consider using the headings below (social, political and economic conditions) and using a flipchart, take note of the students' responses to the conditions. Some examples here are used as prompts for teachers.

Social conditions

- Population decline
- Compulsory education only to 14 years – most not progressing to second level
- Women's labour market participation as low – having to leave the civil service when married
- The late 1940s experienced tuberculosis in Ireland

Political conditions

- Protests around unemployment
- Strong role and influence of the Catholic church in Ireland
- The early 1950s was marked by controversies such as the Mother and Baby scheme⁵

Economic conditions

- Very high level of unemployment and poverty
- Low pay for those in employment
- Little economic opportunity
- High rates of emigration
- Moneylenders
- Limited access to banking services

⁵ The Mother and Child Scheme was a divisive healthcare programme introduced by Minister for Health Noël Browne, which received major opposition from the Catholic Church and the medical profession, and, ultimately, led to Browne's resignation, and the plans abandonment in 1951. The programme planned to introduce free ante and post-natal care for mothers and to extend free healthcare to all children under the age of 16.

Discussion points

- How are the social, political and economic conditions similar to life today in Ireland)?
- What do you believe were the biggest concerns facing these communities?
- How might a co-operative emerge in these circumstances, and what type of needs might it address?
- What barriers or risks might it face?
- Why might a co-operative form? What sort of economic activity might it undertake?
- Why do you think these were significant and how might a co-operative contribute to addressing these issues?

Conclusion

The teacher will conclude the session and introduce the next session which will consider how the modern co-operative movement arose from the above circumstances. Some introductory reading can be provided to students as preparation and homework for the session (below).

PART FOUR: THE PIONEERS OF THE IRISH CREDIT UNION MOVEMENT



[40 minutes]

This section will commence in a new lesson. At the start, the teacher can recap on the points of discussion that emerged at the end of the last class (from the flipchart). These should relate 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.



Class reading: 10 mins

CLASS READING –

WHO WERE THE PIONEERS OF THE CREDIT UNION MOVEMENT?

The teacher can distribute the reading material **below** to students in prior to the class but should also allocate 10 minutes for the class to read it.

The reality of disadvantage and economic disenfranchisement did not go unnoticed by the founders and pioneers of the credit union movement, who were driven by the need to effect social and economic change through co-operative effort. Much of their interest in co-ops started as a result of an adult education course they took part in in 1948. There were three individuals, but **Nora Herlihy** (1910-1988), a teacher from Cork who lived in Dublin, **Sean Forde** (1916-1992), an employee of Peter Kennedy Bakers from Dublin, and **Séamus P. MacEoin** (1920-1993), a civil servant from Kilkenny who lived in Dublin. All three heard about the co-operative movement through this course.

Nora Herlihy was a teacher and taught in schools in the inner city of Dublin. According to Professor Diarmuid Ferriter, she always showed 'a particular devotion to underprivileged students, she was appalled by the levels of unemployment, emigration, and debt which she observed.'⁶

The group formed discussion groups on economic and social issues, and they started to look at how a co-operative type of bank could be developed. Initial misgivings about the use of the term 'bank' soon gave way, as Nora later remarked:

"I was scared of using the term bank, but one braver soul ... thought that a term in Mountjoy jail would be a small price to pay for the crime of challenging the big financial companies."⁷

They took their inspiration from credit unions in the United States, which had been in existence for over 40 years, with 15,000 credit unions and a membership of three million people.

While credit unions are familiar to us all now and are present in every town in Ireland, they were not always commonplace, and way back at the start of the 20th century the idea of people coming together to meet their financial needs was not usual. In 1907, agricultural credit co-operatives which operated in some rural areas were described as "rotten and indefensible" by Thomas Wallace Russell, MP and head of the Department of Agriculture and Technical Instruction. His belief was 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 matters⁸.

Even though it was 50 years later, it was expected that the idea of people forming their own savings and loan organisations might not generate much support from those in power. From the mid-1950s onwards, Nora gathered as much information on credit unions as she could and made contact with the international movement. The three pioneers and others

⁶ Ferriter, D (2009): 'Nora Herlihy', *Dictionary of Irish Biography*. <https://doi.org/10.3318/dib.003962.v1>

⁷ Culloty, A. J. (1990): *Nora Herlihy: Irish Credit Union Pioneer*. Dublin: Irish League of Credit Unions. P.36

⁸ 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

(supported also by the Irish Countrywomen's Association, or ICA) sought publicity for credit unions at every opportunity as they went about convincing people about the credit union idea. Writing letters to newspapers about moneylenders and speaking to groups, promoting the credit union idea and circulating information from the United States took place throughout the mid to late 1950s, at their own expense and fundraising activities. In 1958, a request for support from the Department of Finance was made and in his response to the request, T.K. Whittaker the civil service official credited with contributing to Ireland's economic policy in the 1960s stated that:

History affords no support for the belief that co-operative credit societies can be successfully established.⁹

According to Nora Herlihy,

We were conscious of the legal aspectsthere 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.

However, in 1958, the first credit unions in Ireland were formed in Donore Avenue Dublin 8 (which still exists today) and in Dun Laoghaire, formed by the women and men in these neighbourhoods, with a few hundred pounds. The credit union movement would go on to expand rapidly during the 1960s. John Hume, former leader of the SDLP and architect of the Northern Ireland peace process, and who was a founder of Derry Credit Union described his work as his most proud achievement. He also described this period of time in the early 1960s as the movement took hold:

Community development bodies were springing up everywhere. 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.'

And in these next few years, communities throughout Ireland formed study groups to learn about credit union methods. This was a cornerstone of the movement's development and Nora Herlihy adopted the mantra 'No Study – No Credit Union.'

Today there are over 300 credit unions (affiliated to the Irish League of Credit Unions) with 3.6 million members and with a total asset base of over €19 billion (source:

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

⁹ Economic Development', P. 107, 19 (vi)



Additional material

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

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

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

Power, C., O'Connor, R., McCarthy, O., and Ward, M. (2011) *The Origins, Ethos and Evolution of Co-operative Credit in Ireland: celebrating the centenary of the birth of Nora Herlihy*. Cork: IRD Duhallow Women's Forum and Centre for Co-operative Studies, UCC. Available online:

https://www.researchgate.net/publication/269688687_The_Origins_Ethos_and_Evolution_of_Co-operative_Credit_in_Ireland_Celebrating_the_Centenary_of_the_Birth_of_Nora_Herlihy/link/54917b480cf214269f298934/download



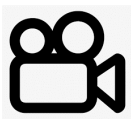
Group exercise and class discussion

10 minutes

GROUP EXERCISE AND FOLLOW UP CLASS DISCUSSION

The teacher should ask the class the following:

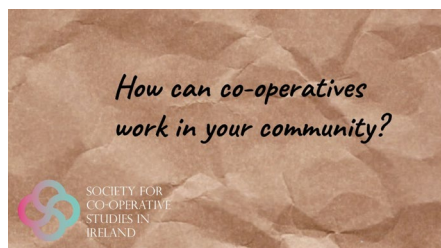
- What do you think the impact of credit unions were in a community?
- Do you think if a similar organisation was forming now, that they would succeed?
- In what way do you see the principles of co-operation emerging in the case study above?
- What kind of skills did the pioneers have, and what sort of skills and characteristics do you think that they needed?
- Did it matter that they did not have experience in running a credit union? How typical do you think this limited experience is of co-operatives?
- What do you think that John Hume meant by 'community development.'
- Do you think that the credit union was about community empowerment?
- What was the importance of the international credit union movement do you think?



Time: XX mins

VIDEO: DUNDALK CREDIT UNION

The video can be accessed by clicking on the image or the link below it.



'Dundalk Credit Union'. Produced by SCSi (2022). Length: XXX LINK
REQUIRED



Homework

RESEARCH FOR HOMEWORK

For the next class, give students the map below. This map identifies the countries and parts of the world where people with no bank account are located.

Students should be asked to research the prevalence of financial co-operatives (credit unions) in the countries with the highest number of unbanked people. The teacher to determine the number of countries to be researched by the students (the graphs list countries, and the teacher can hand these out to assist the group if desired).

Note: the statistics on credit unions are readily available via the links below:

Useful links to research statistics about credit unions

<https://www.ica.co-op/en/global-co-operative-statistics>

https://www.woccu.org/documents/2019_Statistical_Report

Students should be asked to comment on the prevalence of credit unions in the countries with high proportions of their population who are unbanked, and why they think this is the case. Students should also comment on the rate of credit unions in Ireland, and how it compares to these countries.

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

Chapter 2 available online:

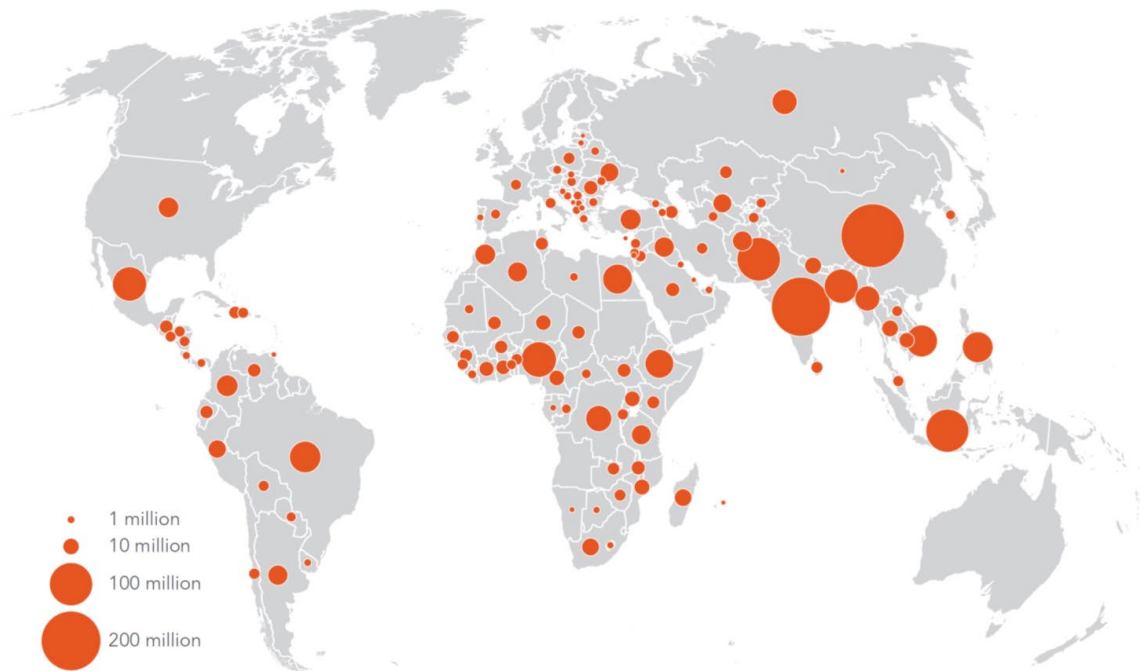
https://globalfindex.worldbank.org/sites/globalfindex/files/chapters/2017%20Findex%20full%20report_chapter2.pdf

Full report and statistics:

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

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.

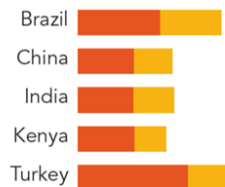
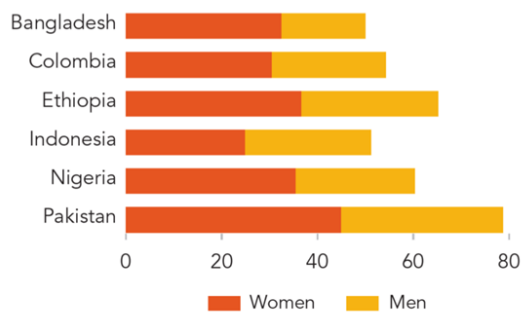


Source: World Council of Credit Unions (WOCCU): Statistical Report 2020

https://www.woccu.org/our_network/statreport

Additional information which can be circulated to students:**Women are overrepresented among the unbanked in most economies**

Adults without an account (%), 2017

Economies with a third or less of adults unbanked**Economies with half or more of adults unbanked**Source: *The Global Findex Database 2017* (Chapter 2) online:
https://globalfindex.worldbank.org/sites/globalfindex/files/chapters/2017%20Findex%20of%20full%20report_chapter2.pdf

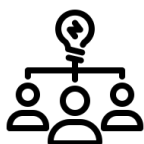
3. Co-operatives and the Sustainable Development Goals

Lesson 3	What are the Sustainable Development Goals (SDGs)
Aim	To explain to students what the concepts of sustainability are, and how they relate to co-operatives.
Expected learning outcomes	Students will have an understanding of the SDGs as they relate to key objectives of co-operatives. They will gain an understanding of how co-operatives and SDGs relate to each other.
Suggested methods used	<ul style="list-style-type: none"> ▪ Group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Mind-mapping and brainstorming
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading. ▪ There is a set of slides to accompany this unit
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides
Time required	Up to one class session (estimated time is 45 mins)

PART ONE: THE SUSTAINABLE DEVELOPMENT GOALS



[25 MINUTES]



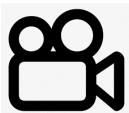
Brainstorming activity (10 minutes)

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

Use any brainstorming or mind-mapping methodology

Ask the class to come up with words or phrases that they associate with the words sustainable and sustainable development.

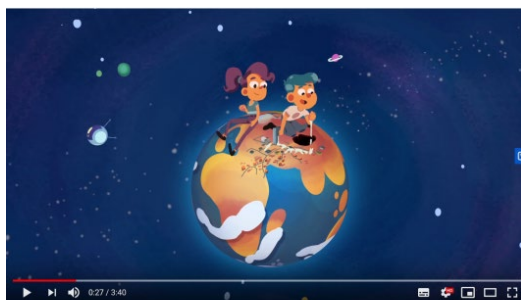
Alternatively, you could use mentimeter word cloud and ask them to input the word.



VIDEO: WHAT IS SUSTAINABLE DEVELOPMENT?

The link to this video is also included in the slides that accompany this unit. Ask the students to consider and take note of key words in the video.

Time: 4 mins



What is sustainable development?

What is sustainable development? Produced by Animaskin on behalf of UN Association of Norway and UNICEF Norway (3.40 minutes).

<https://www.youtube.com/watch?v=7V8oFl4GYMY>



Group exercise
(10 minutes)

After the video, ask the following questions (one by one) to stimulate discussion, and allow the students to think and discuss each one in pairs before feedback to main group ('Think, Pair, Share')

- What key words do you associate with sustainable development?
- Do you think that the world is sustainable now? What are the reasons for this? What leads to unsustainable development?
- What changes do you think that sustainable development need to bring about?

Key words from video: Fairness, equality, fair distribution of resources; equal opportunity, education, health, individual, self-help.

WHAT ARE THE SUSTAINABLE DEVELOPMENT GOALS (SDGS)?

The 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development were adopted by world leaders in September 2015 during a historic summit at the United Nations.

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. For more information, visit

www.un.org/sustainabledevelopment.

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.

THE 17 GLOBAL GOALS



THE GLOBAL GOALS
For Sustainable Development



1. **No Poverty:** Access to basic human needs of health, education, sanitation

<https://en.unesco.org/themes/education/sdgs/material/01>



2. **Zero Hunger:** Providing food and humanitarian relief, establishing sustainable food production

<https://en.unesco.org/themes/education/sdgs/material/02>



3. **Good Health and Wellbeing:** Better, more accessible health systems to increase life-expectancy

<https://en.unesco.org/themes/education/sdgs/material/03>



4. **Quality Education:** Inclusive education to enable upward social mobility and end poverty

<https://en.unesco.org/themes/education/sdgs/material/04>



5. **Gender Equality:** Education regardless of gender, advancement of equality laws, fairer representation of women

<https://en.unesco.org/themes/education/sdgs/material/05>



6. **Clean Water and Sanitation:** Improving access for billions of people who lack these basic facilities

<https://en.unesco.org/themes/education/sdgs/material/06>



7. **Affordable and Clean Energy:** Access to renewable, safe and widely available energy sources for all

<https://en.unesco.org/themes/education/sdgs/material/07>



8. **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>



9. **Industry, Innovation and Infrastructure:** Generating employment and income through innovation

<https://en.unesco.org/themes/education/sdgs/material/09>



10. **Reduced Inequalities:** Reducing income and other inequalities, within and between countries

<https://en.unesco.org/themes/education/sdgs/material/10>



11. **Sustainable Cities and Communities:** Making cities safe, inclusive, resilient and sustainable

<https://en.unesco.org/themes/education/sdgs/material/11>



12. **Responsible Consumption and Production:** Reversing current consumption trends and promoting a more sustainable future

<https://en.unesco.org/themes/education/sdgs/material/12>



13. **Climate Action:** Regulating and reducing emissions and promoting renewable energy

<https://en.unesco.org/themes/education/sdgs/material/13>



14. **Life Below Water:** Conservation, promoting marine diversity and regulating fishing practices

<https://en.unesco.org/themes/education/sdgs/material/14>



15. **Life on Land:** Reversing man-made deforestation and desertification to sustain all life on earth

<https://en.unesco.org/themes/education/sdgs/material/15>



16. **Peace, Justice and Strong Institutions:** Inclusive societies, strong institutions and equal access to justice.

<https://en.unesco.org/themes/education/sdgs/material/16>



17. **Partnerships for the Goals:** Revitalize strong global partnerships for sustainable development

<https://en.unesco.org/themes/education/sdgs/material/17>

PART TWO: WHICH OF THE SDGS COULD CO-OPERATIVES CONTRIBUTE TO?



[20 MINUTES]



**Group exercise
and class
discussion**
15-20 minutes

GROUP EXERCISE AND FOLLOW UP CLASS DISCUSSION

Organise the class into groups of three. Circulate the two-page outline of the 17 SDGs.

Ask each group to read through the list of SDGs and consider which ones they think that co-operatives could contribute to the most. Groups should also be asked to give reasons for their answers.

Students should also rank the top four or five SDGs in order of relevance for co-operatives (with 1 being the SDG that co-operatives could contribute to the most, and so on).

Each group then reports back to the class on their choices. The teacher should note down each group's responses on a whiteboard or flipchart, so that the class can consider the differences in the top rankings given by different groups.

The teacher can then make the point that co-operatives in all their forms can, in fact, contribute to all of the sustainable development goals, and that as the course progresses, students will see examples of how co-operatives can advance the sustainable development goals.



Homework

READING FOR HOMEWORK

For the next class, ask students to watch the following video



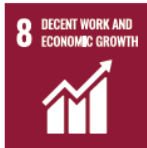
Expert Group Meeting on Co-operatives and the 2030 Agenda for Sustainable Development - Part 2 (6 minutes)

<https://www.youtube.com/watch?v=S74PTybroVs&t=62s>

Ask each student to take note of three ways that co-ops can support the SDGs that are identified in the video.

4. Co-operatives and SDG 8: Decent work and economic growth

Unit 4	Decent work and economic growth
Aim	For students to gain an insight into how worker co-operatives can advance decent work and contribute to Sustainable Development Goal 8 ('Decent work and economic growth').
Expected learning outcomes	Students will have an understanding of the importance of decent work. They will learn about how worker co-operatives operate and how they are different to mainstream business.
Suggested methods used	<ul style="list-style-type: none"> ▪ Group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Mind-mapping and brainstorming
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading. ▪ There is a set of slides to accompany this unit
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides
Time required	This may take almost two class sessions (estimated time is 1 hr, 45 mins) with additional time and materials for more if desired.



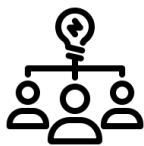
PROMOTE SUSTAINED, INCLUSIVE AND SUSTAINABLE ECONOMIC GROWTH, FULL AND PRODUCTIVE EMPLOYMENT AND DECENT WORK FOR ALL

PART ONE: INTRODUCTION



[25 minutes]

Explain to the class that this session is about **SDG8 – decent work and economic growth**. The class will discuss what role co-operatives can play in contributing to this SDG.



Brainstorming activity (10-15 minutes)

Write the word **Decent work** on a flipchart or whiteboard.

Use any brainstorming or mind-mapping methodology

Ask the class what do we mean by '*decent work*'?

Ask the group to discuss in pairs the following:

- Who (what groups) are likely to have difficulty in accessing **decent work** in the world and in Ireland?
- List one or two examples of inequalities in work that we hear about in the news?
- Think about your future. What does '**decent work**' look like for you?

Teacher note to discuss with the class:

Decent work means opportunities for everyone to work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration.

In 2019, 22 per cent of the world's youth were not engaged in either education, employment or training

Young people are three times more likely to be unemployed than adults over 25¹⁰

¹⁰ ILO (2020)

152 million children globally are victims of child labour; almost half of them, 73 million, work in hazardous labour. Almost half of all 152 million children victims of child labour are aged 5-11 years

For those who work, having a job does not guarantee a decent living. In fact, 8 per cent of employed workers and their families worldwide lived in extreme poverty in 2018. One out of five children live in extreme poverty. Ensuring social protection for all children and other vulnerable groups is critical to reduce poverty.

Teachers note: who are likely to be affected by inequalities in work?

Women are less likely to participate in the labour force, and more likely to take the worst jobs in it—insecure, unsafe and poorly paid jobs. Globally, only 63 per cent of women aged 25 to 54 are in the labour force compared to 94 per cent of men of the same age. Women's participation rate has barely budged in the last 20 years, except in Latin America and the Caribbean, where it rose from 57 per cent to 68 per cent. In Central and Southern Asia, the rate has fallen to 37 per cent.

In Bangladesh, garments account for 84% of Bangladesh's total exports, and there are 4,825 garment factories in Bangladesh employing over three million people. 85% of these workers are women. As many as 83% of the women workers interviewed by War on Want's Stitched Up report are employed as sewing operators, and nearly 10% as 'helpers'. These are the lowest paid jobs in the industry. Women in both positions undertake manual work and their level of education is low: just 22% of interviewees had obtained second level education. While men account for just 15% of the workforce in the garment industry, they perform the better paid jobs such as general managers, production managers, line managers and supervisors.

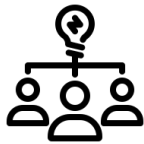
Receipt of wages in the garment industry depends on meeting an assigned production target. If production targets are met, a sewing operator's salary now starts at 3,861 taka (approximately £32) a month and a helper's wage at 3,000 taka (£25) a month. But the cost of living is estimated at three times the rate of a helper's salary, and more than twice that of a sewing operator (at 8,896 Taka per month). In the research, nearly three-quarters reported being spoken to with obscene language, while just under half had been beaten or hit in the face. 30% had experienced some form of sexual harassment. In 2013 the collapse of the Rana Plaza building, in Dhaka, Bangladesh (a garment supplier factory), killed at least 1,132 people and injured more than 2,500.

At current rates of change, the gender gap, which stands at 23 per cent globally, will not close until at least 2086. The estimation only considers better formal jobs, and not the informal, poorer quality ones where many women still work. Patterns of occupational segregation mean some occupations remain dominated by men or women, with the latter tending to be lower in status and pay.

Migrant workers are another group that are likely to have poorer conditions of work. Many migrant workers are found in sectors such as domestic work, manufacturing, construction and agriculture. • Labour migration brings benefits to migrant workers and their families through remittances, exposure to new education, skills & know-how • Migrant workers, especially the less-skilled, continue to suffer from significant decent work deficits, such as: excessive

recruitment service fees; denial of fundamental principles and rights at work; withholding of wages for travel, living expenses & other wage penalties; poor conditions of work; and lack of social protection.

Economic growth



Brainstorming activity (10 minutes)

Write the word **economic growth** on a flipchart or whiteboard after the video that students can easily read it.

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

- Does economic growth lead to decent work?
- Discuss reasons for your answers (as a group)

TEACHERS NOTE

Economic growth is not enough to reduce poverty if it is not inclusive of all people and communities.

Economic growth contributes to sustainable development where it extends benefits to all people, actively reduces inequalities and avoids harm to the environment.

Otherwise, economic growth can perpetuate inequalities as well as harm to the environment.

This can be manifested by a lack of opportunities in jobs and education for certain groups in society, huge differences in incomes between people, or a lack of access to basic necessities to live a healthy and happy life.

Some of the SDG targets under this goal are to:

- Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services
- By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
- By 2020, substantially reduce the proportion of youth not in employment, education or training
- Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment

PART TWO: THE WORLD OF WORK- CASE STUDY**[50 minutes minimum]****Group exercise**
(20-25 minutes)

Break the class into groups of three or four.

Print the case study below and circulate to each group. Ask them to read it and discuss the questions that follow.

Then ask the groups to feedback to the class and discuss the different groups' feedback.

CASE EXAMPLE

Johnny was delighted to get his first job – he is delivering food for a delivery company (Foodie). His hours are flexible, and he can work as little or as much as he likes. He is required to provide his own bicycle and equipment, but he already has a bike, so he has no problem with this. His work provides him with flexibility, and as he is living at home with his parents, he does not have many costs.

After a year in the job, he now plans to move out of home and move into a flat with his friends, and he has started to budget. He realises that he will need to work more hours in the week, but his arrangement with the delivery company does not guarantee any more than eight hours per week. He decides to look for other work, but he comes across two problems – most of the work that he has experience in offer the same terms and conditions. And, if he signs up for other work, there is no guarantee he will get the hours he needs, and he may lose out on extra hours in his main job - Foodie works on a 'first come first serve' basis for each week's shifts, so he fears that he will 'fall between two stools'.

But this means that it is hard for him to plan his working week, and he is worried to take on the commitment of a tenancy agreement on the flat, or any other longer term financial arrangements. For example, he wanted to get a loan out for a holiday, but he wonders whether he could make fixed monthly repayments.

He has spoken to other people that he knows, and he realises that a lot of his friends who are in part-time work are in a similar position – they have little work experience and so have fewer options to get work. They find themselves in a dilemma because youth unemployment is very high – over twice the rate of older age groups.¹¹ At the same time, they find that they cannot plan for their long-term. One of Johnny's friends lost his job because he was sick, but because he was in a job where he was classed as a contractor (self-employed) rather than an employee, he was not entitled to claim sick benefit (too complex)

In contrast, some of Johnny's friends who completed college courses are working full-time are more likely to be in permanent work- with set hours etc.

¹¹ For example, in January 2020, in Ireland the youth unemployment rate was 11.8%, compared to the overall unemployment rate of 4.8%.

Johnny feels powerless – while he knows a lot of people doing the same work, and he is very competent at his job, he feels that he has very little control over his future because he has no say in his conditions of work.

- Do you think that the issues faced by Johnny are typical for young people?
- Do you think that Johnny has 'decent work'?
- What are the advantages and disadvantages of the way Johnny's work is organised?



Newspaper Article (10 minutes)

Time permitting, after the discussion on the case example, provide the students with a copy of the article below, and ask them to read it and then to discuss as a group

Burke-Kennedy, Eoin (2020: 'Gig economy: What is it? Who works in it? Why is it in the news?', *Irish Times*, September 4, 2020

What is the gig economy?

Strictly speaking it's any economic activity that involves the use of temporary or freelance workers. However, it's become synonymous with digital service platforms that connect consumers with various businesses.

Think of an Uber driver or a Deliveroo cyclist. Each piece of work is akin to an individual "gig", hence the name. Gig workers tend not to be employed directly by companies and work instead as independent contractors.

While this gives them greater flexibility, they don't get the benefits that permanent employees enjoy, such as holiday pay or sick pay, and can be left high and dry when work isn't available.

Over the past 20 years, there's been a gradual shift away from stable, permanent work and a rise in temporary or contingent work.

This trend is driven by globalisation, which has increased competition in the workplace and liberalised markets; and by digitalisation, which is providing new ways to work and new business models.

How many people in the Republic work in it?

This is hard to gauge, but studies suggest about 200,000 workers here are in temporary or contingent employment arrangements. This equates to 8 or 9 per cent of the workforce.

However, Seamus McGuinness of the Economic and Social Research Institute (ESRI) says while most gig jobs tend to be temporary, not all temporary jobs are gig jobs. Gig workers are likely to make up a relatively small share of temporary workers.

"For instance, individuals in service and sales occupations, where we expect many gig workers to be located, make up only 25 per cent of all temporary (non-student) employment," he says.

Is it a good thing or a bad thing?

That's a difficult question as it covers a multitude of work arrangements, some good and rewarding, others precarious and badly paid. Some gig economy workers are what you might call micro-entrepreneurs running their own businesses. Many are well-paid professionals for whom it makes more sense to work flexibly. But that's a world away from someone on a zero-hours contract, employed to clean a hospital or deliver takeaways.

These workers typically find themselves on rolling, fixed-term contracts with little or no control of their work arrangements.

They often end up working similar hours to permanent employees but with zero job security and zero benefits. Getting enough work to provide a stable income from gigs alone isn't always easy either, and many workers have low incomes as a result.

Why is the gig economy in the news?

The potentially hazardous working conditions of gig economy workers was highlighted this week by the tragic death of Deliveroo cyclist Thiago Cortes. Cortes (28), originally from Brazil, was killed in a hit-and-run incident while out working in Dublin on Monday night. Advocacy groups claim the food delivery sector here, which employs mainly students and migrants, is poorly regulated.

So what about the rights of these workers?

This is a very contentious area. Categorising workers as independent contractors or "riders" has enabled some gig economy companies to avoid paying employee payroll taxes, while leaving workers without vital benefits and protections. There are legal ramifications to calling your staff "employees".

The employment status of gig workers in companies such as Uber and Deliveroo has been the subject of legal cases in several countries. Workers are fighting for their status to be changed so they are afforded minimum wage entitlements and other protections.

Earlier this year, the Irish High Court rejected an appeal by a company in the Domino's Pizza franchise against a finding by Revenue that their delivery drivers should be classified PAYE workers. It was the first major judgment in this jurisdiction on the gig economy.

However, the line between "employee" and "worker" remains blurred and there has been no major policy initiative in the area. Deliveroo has been calling on the Government to amend legislation covering self-employed workers to allow the company to offer them benefits without making them employees.

It insists its workers do not fall under new EU rules designed to give gig workers greater protections. The company has launched a free insurance package for its delivery agents, or riders, in Ireland, covering personal injuries as well loss of income while incapacitated.

What else?

Food delivery platform Just Eat has vowed to stop using gig workers in Europe, with its Chief Executive Jitse Groen saying he wants to employ people who get benefits and have workplace security. Mr Groen, who founded Takeaway.com in Holland in 2000, said the coronavirus pandemic had made him more considerate of the difficulties that gig workers face.

Background notes for teachers

What is the gig economy? The gig economy generally refers to flexible, non-permanent, casual or fixed working arrangements. Some see it as part of a general shift of work towards less secure and more exploitative employment; others see it as creating a new form of flexible working that gives individuals new choices about how, when and where they work (CIPD, 2017).

Around 200,000 Irish workers are working in temporary or other non-permanent employment arrangements, according to research carried out by the Economic and Social Research Institute¹² in 2018. The research commissioned by the Workplace Relations Commission¹³ also reveals that workers in temporary employment earn on average 21% less than their permanent counterparts doing similar work.

Research undertaken by the Chartered Institute of Personnel and Development (CIPD) in the UK in 2017 found that most people involved in the gig economy have another job. Just a quarter of gig economy participants say that the gig economy work they do is their main job, while nearly seven in ten say no and 8% don't know. Men (26%) are marginally more likely than women (24%) to report their gig work is their main job.¹⁴

Platform work: Platforms are digital networks that coordinate transactions, such as the provision of goods and services. The 'platform economy' began to emerge in Europe in the mid-2000's, driven by technological, economic, and societal developments and is rapidly expanding in scale and scope. Out of it has emerged a new form of employment – platform work, defined as the matching of supply and demand for paid labour through an online platform. For example, workers who deliver food (through food delivery 'platforms') in response to orders received through the online platform (or the app). The consequences for platform workers are especially severe in light of forced work stoppages due to self-isolation and lack of sick pay. Read more in the article below

There has been concern that these workers (who are self-employed contractors) have no rights or protection that employees have, and there have been calls throughout Europe that these workers should be regarded as employees and provided with these basic protections.



The groups should feedback on their group discussion. After a general discussion about the world of work that has emerged in recent years, including the gig economy, the class now

¹² The Economic and Social Research Institute is an Irish research institute founded in 1960 to provide evidence-based research used to inform public policy debate and decision-making. The research of the institute focuses on the areas of sustainable economic growth and social progress

¹³ The Workplace Relations Commission (WRC) is an independent, statutory body which aims to deliver a world-class workplace relations service and employment rights framework for employers and employees.

¹⁴ CIPD (2017) *To gig or not to gig? Stories from the modern economy*. London: CIPD.

discusses whether co-operatives have a role in addressing this situation. This should happen in a group discussion, as outlined below.



Group exercise
(30 minutes)

Break the class into groups of four. Return to the case study.

Groups return to the case study and consider the question: **How might the principles of co-operation improve Johnny's work situation?**

Groups are asked to go through all seven principles (subject to time being available) but are asked to start with a different principle, and make their way through all seven¹⁵.

Materials needed: flipchart sheets, flipchart pens, print out sheets for students which list the principles of co-operation, blu-tack, timer/ stopwatch.

The teacher posts large (flipchart) pages throughout the class – each one listing a principle of co-operation.

After groups have finished discussing the question, they post up their feedback on the flipcharts. Each group starts with one principle of co-operation (the one they started discussing), taking 3 minutes to write up their feedback on the flipchart.

Each group is allocated their own specific principle to start on, so that each group are only working on one principle at a time. When they are finished, they make their way around the room (all in the one clockwise direction) until they have gone through all the principles of co-operation and added their comments. This is the 'World Café' method.¹⁶

It is important that each group starts on a different principle, so that as they make their way to the different flipcharts, they can review the feedback of the group that went ahead of them and add to the feedback.

It is also important that groups are mindful of the need to write their feedback clearly (perhaps avoiding single words), so that other groups will understand the feedback without having to ask.

Note: this exercise requires groups to move on all at the same time – otherwise there will be a bottleneck, where one group might be waiting for another to move on, so that they can add their contributions. The teacher will need to carefully time the exercise and encourage students to move from flipchart to flipchart when the time is right. If there is not enough time, the teacher can select the principles of co-operation to use in the exercise. Also, the teacher can prompt some of the discussion

At the end of the exercise, the teacher can ask each group to appoint a representative to summarise the feedback on the flipchart that they are standing next to, at the end of the exercise.

¹⁵ In this way, if there is not enough time to go through all principles by each group, at least all of the principles will have been discussed by all groups. The teacher can use their judgement as to which principles each groups start with, based on the needs of the group (differentiation) as some principles may be more challenging than others to consider.

¹⁶ Usually, students will spend the most time on the first principle or task that they are given, and as they move around the room, they can review the work of others, and simply add anything additional that they come up with.

PART THREE: WHAT IS A WORKER CO-OPERATIVE?



[30 minutes]

A worker co-operative is defined as a firm that has the following characteristics:

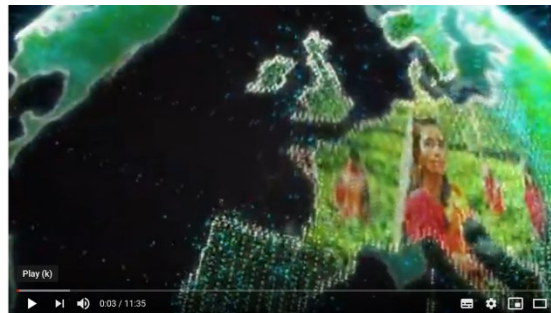
- All or most of the capital is owned by employees (who are the co-op members)
- All categories of employees *can* become members
- Most employees *are* members
- Members each have one vote, regardless of the amount of capital they have invested in the business (consistent with the principles of co-operation), and
- Members vote on strategic issues in annual general meetings and elect the chief executive officer.



video 12 mins
plus 15 mins
group
discussion and
feedback

CASE EXAMPLE OF WORKER CO-OP FOLLOWED BY GROUP EXERCISE (20 MINUTES).

Watch the video (11.5 minutes)



#cooperatives #cooperative #platformcoop
A COOPERATIVE STORY N° 8 UP & GO, NEW YORK, USA

https://www.youtube.com/watch?v=7QnB_jwcl3E

Discuss in groups of three

- What principles did you recognise in the video?
- Why are they important?
- How is the co-operative in the case study different to mainstream business?
- How do the workers benefit? Select the words in order of importance (1 to 5): money, security, empowerment, self-determination, control
- What kinds of skills do you think members of a worker co-operative need?

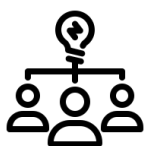
5. Co-operatives and SDG 5: Gender equality

Unit 5	Gender inequality
Aim	To enable students to gain an understanding of gender inequality and its impacts, particularly on women in the developing world, and about the role of co-operatives in advancing gender equality for women.
Expected learning outcomes	Students will have an understanding of gender inequality as it affects women, and how co-operative principles are relevant to advancing equality for women. They will also gain an insight into the various forms of co-operatives that apply in this context.
Suggested methods used	<ul style="list-style-type: none"> ▪ Multiple choice questions ▪ Group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Quiz – multiple choice (using slides accompanying this manual) ▪ Group presentation
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading. ▪ There is a set of slides to accompany this unit ▪ Case studies and ideas for homework are at the end of this unit.
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Blu-tack ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides
Time required	This may take 2.5 class sessions (estimated time is 2 hours, 25 mins) but the class exercises and discussions can easily be edited back if time does not permit.

PART ONE: WHAT DO WE MEAN BY GENDER EQUALITY AND WHAT IS THE STATUS OF WOMEN IN THE WORLD?



[50 minutes]



Brainstorming activity (15 minutes)

Ask one half of the class to think of the word 'gender' and write down what words immediately come into their mind when they think of the word.

Ask another half of the class to think of the word 'equality' and write down the words that immediately come into their mind when they think of the word.

While the students are writing down the words that come into their heads, write the word 'gender' and 'equality' on two flipcharts.

Then ask the students to call the words that they wrote down, and write the words on the respective flipcharts, noting where words resulted in multiple responses.

After students have feedback, a short discussion where students can comment on the overall feedback can be provided for a few minutes.

TEACHERS NOTE: the following descriptions may help to inform the discussion or to prompt students:

Gender is used to describe the characteristics of those who identify as women, men and non-binary that are socially constructed, while sex refers to characteristics that are biologically determined. People are born female or male (or inter-sex) but learn to be girls and boys who grow into women and men.¹⁷ Gender inequality stems from ideas rooted in societies and communities about what a 'male' and 'female' should act like or should be treated. These stereotypes and expectations are often not based on facts.

Gender discrimination is the prejudice or discrimination based on a person's gender. Gender discrimination can take on multiple forms, including stereotypes, sexist language, institutional gender discrimination, 'glass ceilings', objectification, harassment and violence. These forms of discrimination can take place in our schools, our homes, our workplaces, our communities and our bodies. Gender discrimination and inequality take effect when groups have the power to act on their stereotypes and prejudices.

Equality is the absence of discrimination on the basis of a person's sex in opportunities, the allocation of resources and benefits, or access to services (also WHO, see reference above). Allocation of resources and benefits includes wealth and land, while access to services could include education, health, water, etc.

¹⁷ <https://www.euro.who.int/en/health-topics/health-determinants/gender/gender-definitions>

Quiz

Time: 20 mins

MULTIPLE CHOICE QUIZ

The multiple-choice quiz below includes questions relating to gender inequality as it relates to women, and why this is an important SDG.

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



Over 496 million women cannot read or write – what percentage of the world's adults who cannot read or write does this make up?

- A. Just over 66%
- B. Just over 50%
- C. Under 50%



Is a child born to a mother who **can** read more or less likely to survive, past the age of five, compared to a child born to a mother who **cannot** read?

- A. 0% - the same chance of survival
- B. 30% more likely to survive
- C. 50% more likely to survive



What proportion of the world's population live in poverty?

- A. 9%
- B. 17%
- C. 27%

According to UN Women, there are 1.3 billion people in poverty worldwide (the world's population is 7.8 billion).




Where is Ireland placed in the UN's gender inequality index for 2021/22 (where 1 is the most equal, and 162 is the most unequal)?

- A. 3
- B. 21
- C. 123

The top five countries are Denmark, Norway, Switzerland, Sweden and Netherlands. The lowest scoring country is Yemen

<https://hdr.undp.org/data-center/documentation-and-downloads>

GOAL 5
GENDER EQUALITY



What proportion of those living in poverty are women?

A. 50%
B. 60%
C. 70%


How much more time do women spend completing unpaid domestic and care work compared with men?

A. About the same
B. Twice as much
C. Three times as much



Are women more or less likely than men to access financial institutions or have a bank account?

A. More likely
B. Less likely



Women are less likely than men to have access to financial institutions or have a bank account. While 65 per cent of men report having an account at a formal financial institution, only 58 per cent of women do worldwide.

What proportion of the world's female population are married before the age of 18 years?

A. 8%
B. 17%
C. 27%

Around 650 million women and girls are married before the age of 18 years. This is out of the world's female population of 3.8 billion (so it is 17% of the world's population).

GOAL 5
GENDER EQUALITY



What percentage of all elected representatives to parliament in the world are women?

A. 11.2%
B. 24.9%
C. 50.1%

According to the UN, this figure was 11.2% two decades ago



Spoljaric Egger, M (2020) 'When it comes to decision-making, women must move from the margins to the mainstream', United Nations Development Programme (UNDP).

Sources:

Concern (2019) 'Why striving for gender equality is important'.
<https://www.youtube.com/watch?v=WvPuXHjOVh8>

Spoljaric Egger, M (2020) '[When it comes to decision-making, women must move from the margins to the mainstream](#)', United Nations Development Programme (UNDP). Originally published at [the UNDP Eurasia web-site](#) on June 30, 2020

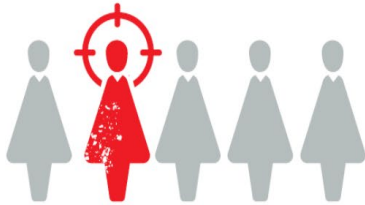
Female gender inequality in the developing world

(Source: Concern)

To conclude the quiz, the teacher can present this image (as a slide or poster) and ask the students for their reaction to the information on it.



Gender inequality is one of the oldest and most pervasive forms of inequality in the world. **It denies women their voices, devalues their work and effects the way they are treated, in the household, in the community, and at national and global levels.**



1 in 5 women

under the age of 50 has experienced physical and/or sexual violence by an intimate partner in the past 12 months.



More than **50 per cent** of urban women and girls in developing countries live in conditions where they lack at least one of the following: access to clean water, improved sanitation facilities, durable housing, and sufficient living area.



Girls are more likely than boys never to set foot in a classroom. 15 million girls will never go to primary school, compared with 10 million boys.



Women and girls often spend on average **6 hours per day collecting water**...cumulatively that's 125 million hours each and every day.



310 girls get forced into child marriage every minute.



4.2 billion people living on \$1.90 a day—70% of these are women.

If **women farmers** had the same access to resources as men, the number of hungry in the world could be reduced by up to **150 million**.





Group exercise and class discussion (15 minutes)

Break the class into groups of three or four.

The list on the worksheet below includes some ways in which gender inequalities that affect women in the developing world can be addressed. Ask students to rank them (starting with 1 for the most important) in terms of their importance in addressing inequalities. If there are other headings that the groups wish to include, there is space for them to do so.

There are no right or wrong answers, the purpose of the exercise is to highlight the inter-relationship of these issues and how these all impact on addressing inequalities. Each group should take approximately five minutes to complete the exercise, and a short discussion of 5-10 minutes can follow.

The worksheet is outlined below on a separate sheet which can be printed out for each group.

WORKSHEET GROUP EXERCISE | GENDER EQUALITY

Below is a list of some of the ways in which gender inequalities that affect women in the developing world can be addressed.

These should be considered in small groups. Students should rank the items in order of their importance in addressing inequalities, starting with 1 for the most important.

If there are other items that groups think should be added to the list, there is space to include these.

Time allowed: 5 mins

	Rank 1-8
Economic empowerment – including access to decent work	
Access to education and training	
Access to water	
Equal access to healthcare	
Participation in decision-making	
Access to finance	
<i>Other....</i>	
<i>Other....</i>	

PART TWO: THE WORK OF CO-OPERATIVES IN ADDRESSING GENDER INEQUALITY AFFECTING WOMEN IN THE DEVELOPING WORLD



[20 minutes minimum]

Teachers note: if desired, students can select other case studies of women in co-operatives. For one source, go to United Nations (UN) Women's website for resources and case studies. Go to <https://www.unwomen.org/en/news-and-events/stories>

Enter the word 'co-operative' in the search function for resources and case studies.

The situation of women agricultural workers in developing countries:

- Women comprise an average of 43 per cent of the agricultural labour force in developing countries, varying considerably across regions from 20 per cent or less in Latin America to 50 per cent or more in parts of Asia and Africa
- Less than 20 per cent of landholders are women
- Gender differences in access to land and credit affect the relative ability of female and male farmers and entrepreneurs to invest, operate to scale, and benefit from new economic opportunities.

Below are examples of some women's experiences of co-operatives involving in Ethiopia and Lebanon. The teacher can select one or all for the students to read and discuss in groups and then in the full class about the impact of co-operatives on the women. There are some sample questions in the shaded box at the end of the case studies.



**Case example
and class
discussion**
20 minutes

WOMEN'S CO-OPERATIVES BOOST AGRICULTURE AND SAVINGS IN RURAL ETHIOPIA¹⁸

In most parts of the Dodola district, 300 km south of Ethiopia's capital, Addis Ababa, slow-moving oxen ploughing opens stretches of farmland. But in one field, a red tractor is speedily tilling women's co-operative owned farmland ahead of the rainy season.

For Kamso Bame, a widowed mother of 12 and owner of 2.5 acres of land, the tractor has shaved off days of gruelling labour.



ETHIOPIA

¹⁸ This is a 2018 case study from UN Women website: <https://www.unwomen.org/en/news-and-events/stories>. Case study available at <https://www.unwomen.org/en/news/stories/2018/7/feature-ethiopia-cooperatives-boost-agriculture-and-savings>

Bame is among more than 2,000 smallholder women farmers involved in a joint UN programme to boost sustainable agricultural production and rural women's economic empowerment, through training and co-operatives.

After Bame joined the women's co-operative in her village, she received a 7,000 Birr (140 Euro) loan, which she used to start a cart-transport service. Bame uses her daily average income of 400 Birr (8 Euro) to support her children, four of whom live independently. Her membership also enables her to cultivate the land using a tractor owned by the co-operative.

"Before the death of my husband, whenever the rainy season came, I remember him spending three to four days ploughing the family's land with the pair of oxen we owned. Each day, he and the oxen used to come back home exhausted," she recalls. "Today, it is different, as I am privileged to farm the same land with a tractor and it takes a maximum of three hours."

Kamso Bame is a member of the women's co-operative in her village. The tractor is used to farm the land owned by the co-operative as a team, as well as each member's own land. The co-operative also rents it out to other farmers in 26 villages across the district, whose population is more than 240,000. Charging up to 1,500 Birr (30 Euro) per hectare, the co-operative currently earns over 6,000 Birr (120 Euro) per day, on average.



**Case example
and class
discussion**
20 minutes

For Tulule Knife, a 38-year-old member of a co-operative in Ethiopia, the training sessions she received have improved her yields and provided a livelihood for her family of nine.

"My village is known for growing maize in traditional ways, which involves scattering seeds by hand all over the prepared land," she explains. Last year, equipped with new sustainable farming techniques, Knife sowed wheat seeds, a rarity since it doesn't yield enough grains using traditional planting methods.

"During last year's planting season, I sowed 50 kg of improved wheat seeds using a better way of planting I learned from the training known as *line sowing*. I harvested 15 quintals of wheat and sold that to the community for 15,000 Birr (300 Euro). With traditional planting, for the



same amount of seeds and other inputs, there are times when the yield is not even a quarter of that.”

She says that some members of her community found it so unbelievable, they accused her of witchcraft. But the village administration acknowledged her publicly, awarding her a modern grain storage facility. Knife now trains men and women farmers in these new agricultural techniques and has organized a self-help savings group of 20 members.

Knife now trains men and women farmers in these new agricultural techniques and has organized a self-help savings group of 20 members.

The impact of the programme has been profound, says Alima Bakuye, chair of the Abune Gawano co-operative in Adamitulu district. “The support is a turning point in effectively empowering the women and in making it a norm that women are benefiting and owning assets equal to men. For example, children and youth in the community used to refer to assets owned by the family, such as livestock, as ‘my father’s sheep’ and ‘my father’s goats’. Today, they are saying ‘my mother’s sheep’, ‘my mother’s goats’. This leads to a long-term change as it is impacting future generations.”

According to Letty Chiwara, UN Women Representative for Ethiopia, agricultural co-operatives—especially those established by women in rural areas—play a key role in enhancing productivity through sustainable farming practices. “Injecting basic labour and time-saving technologies, along with the relevant knowledge, to smallholder women farmers’ co-operatives are critical elements in the sustainable escalation of the value chain in agriculture. This, in turn, results in quality of life improvements for women farmers and communities at large,” she says.



**Case example
and class
discussion**
20 minutes

Yanouh co-operative increased my income and freedom of movement¹⁹

After some resistance from her husband, Ibtissam Jaber joined Yanouh co-operative in rural South Lebanon. Jaber, a mother of seven, loves producing traditional foods and believes in the importance of contributing to her household’s income. By selling her products at food exhibitions across the country, she has now transitioned from being a small-scale producer to a profitable entrepreneur.

My husband never liked the thought of me working outside the home. When my friends encouraged me to join Yanouh co-operative and invited me to the project’s first meeting, he forbade me from going.



¹⁹ This is a 2019 case study from the UN Women programme. Available online <https://www.unwomen.org/en/news/stories/2019/1/from-where-i-stand-ibtissam-jaber>

Once I explained the economic benefits of participating in the trainings and the exhibitions, he was intrigued by the idea. He told me: 'Ok, you can go, but only to the training and only if they are in our village'. After some more convincing, he said: 'Ok, you can go to both the trainings and exhibitions – but only if they are in our region'. After even more convincing, he told me: 'Ok, you can go to the exhibitions in Beirut'. He had finally become comfortable with the idea. This was a big accomplishment for me.



Photo courtesy of the Lebanon Family Planning Assoc for Development & Family Empowerment / Mohammad Fawaz

This year, I sold my products at 'Ardi' a very well-known food exhibition in Beirut. The event lasted 10 days. Every morning I woke up, sent my children to school, and then travelled to Beirut—like a true businesswoman! My products generated a total of 3,300 Euro. Never in my life had I imagined I would earn so much money. When I used to sell my products from home, I only earned 165 Euro per week.

Joining Yanouh co-operative has been life-changing for me. It not only boosted my family's income, but also increased my freedom of movement as a woman. Gender relations in our family have improved. My son helped me encourage his father – my husband – to join the co-operative. And now, one of my daughters is following my footsteps and becoming a member of Yanouh as well!

I, as many other women in this village, have been cultivating and processing traditional agro-foods, such as tomato paste and soaked olives, for our relatives and neighbours since we were young girls. Why not join forces and boost our community's income and wellbeing by doing what we love most? The training sessions inspired me to be more innovative in cooking. I am looking forward to experimenting with new recipes and products, such as watermelon jam."

Discussion points for the case studies:

SOME SAMPLE QUESTIONS THAT THE TEACHER CAN USE

- What do you believe were the factors that led to Yanouh's husband changing his mind about her participation?
- Discuss the initial reaction to Tulule Knife's success in her village. Why do you think they changed their mind?
- How are the situations of Yanouh and Kamso Bame different?
- As a widow, is this relevant to Bame's story? Do you think that she might have the same opportunities if she was a member of farmer co-op (rather than a women's co-operative?)

PART THREE: GENDER INEQUALITY, CULTURE, ECONOMICS AND CO-OPS



[75 minutes]

The existence of agricultural co-operatives alone will not solve the problems of gender inequality. Co-operatives exist within local and national cultures of gender inequality, and a global economic system which perpetuates inequalities.

The following case study will examine how these inequalities persist and how co-operatives and we - as consumers – can play a role.



**Case study as
class exercise
45 mins**

TEACHER INSTRUCTION

Depending on the time taken, the case example below could either be circulated during class time or as homework. It is preferable to circulate it during class as there are questions after each section, and so circulating subsequent sections should be staggered.

If circulated during class time, at least 30 minutes will be required for the class to read, discuss in pairs or groups of three. The rest of the class could be dedicated to feedback and discussion as a class on the questions.

If done as homework, all parts of the case study would be circulated at the same time (unless online tools are used to distribute materials). If done as homework, class time could be dedicated to group feedback on the answers.

CASE EXAMPLE COCOA PRODUCTION IN GHANA AND ONE CO-OP'S RESPONSE

PART ONE THE ISSUE The chocolate industry faces an increasing challenge sourcing sufficient quality cocoa to meet demand. Cocoa is mainly grown in West Africa by smallholder farmers. Cocoa production is constrained by low productivity and quality whilst demand for chocolate (particularly in Asian markets) is expanding. A cocoa shortage in the order of one million tonne by 2020 was predicted in 2016.²⁰



According to Oxfam, women cocoa farmers are central to the sustainability of the cocoa supply chain and cocoa-growing communities. However, they are unrecognized and undervalued, women's labour makes significant contributions to the amount of cocoa produced, which is under increasing demand, as worldwide markets increase.

Gender inequality is deeply embedded within the norms and practices of cocoa producing regions in Ghana. Cocoa has long been deemed a 'male crop', and only approximately 20% of recognised cocoa farmers are female. Women largely work on their husband's land as unpaid family labour, and it is estimated contribute up to 45% of the labour input. Women play an important role in tending and post-harvesting of cocoa which are key to the price paid. It is increasingly recognised in the cocoa-chocolate industry that these specific activities are critical to enhancing future crop yields and final production of quality beans²¹.

As most of the landowners are male, they are the main recipients of training, access to finance, and other supports. Where co-operatives are formed, the recognised farmer/landowner becomes member. Women working as unpaid family labour can be reliant on their husband for access to information, inputs and income from cocoa, and are often not included in training.

Question for consideration: As co-operatives are based around addressing a need, what is the need and how should co-operatives address it? What are the benefits of empowering women?

Teachers note: Empowering women cocoa farmers positively impacts on the lives of women, men and communities, but also has a business advantage. When women have control over their own income or family earnings, they reinvest in their families, children and communities, increasing the well-being and the sustainability of cocoa-growing communities.

Teachers note: the issue of women participation in co-op leadership and decision-making is also an issue in Western societies. For example, in the UK, 40% of boards of co-operatives are women, and while this compares favourably to investor-owned businesses, the co-op movement in the UK has developed the 'Co-operative women's challenge' to increase the representation <https://www.co-op.ac.uk/co-operative-womens-challenge>

²⁰ Barrientos, Stephanie and Bobie, Adwoa Owusuua [2016] Promoting Gender Equality in the Cocoa-Chocolate Value Chain: Opportunities and Challenges in Ghana. *GDI Working Paper 2016-006*. Manchester: The University of Manchester. https://hummedia.manchester.ac.uk/institutes/gdi/publications/workingpapers/GDI/GDI_WP2016006_Barrientos_Bobie.pdf

²¹ Barrientos and Bobie (2016)

PART TWO THE RESPONSE. Kuapa Kokoo is a large FairTrade Certified cocoa co-operative in Ghana that has approximately 80,000 members. The co-operative recognized that women play significant roles in cocoa production and yet are under-represented in leadership.

<https://kuapakokoo.com/about-us>

As a result, through the gender programme that they have run since 1996, they have begun to build the capacity of women to position them for leadership. At the same time, they have put in place initiatives targeted at making the governance of their organisation more equitable to enable women to fill leadership positions.

Kuapa Kokoo undertook a three-year programme in 2012 to train 2,800 Kuapa women cocoa farmers in leadership and participation in the co-operative. A small group of experts is trained in the co-operative. Those experts in turn train local women leaders/facilitators who in turn train other women in their communities. The core of the training is based on women's legal rights, leadership and business skills. However, Kuapa has been encouraged to customize the training to the context of their female farmers. This can include anything from translating materials into different languages to inviting men to special sessions to engage them in dialogue about the benefits of women's leadership and empowerment and adapt to local culture. Kuapa Kokoo has found that using community facilitators allows for new ideas to be generated and incorporated as part of the leadership training and makes them more relevant to the women's situation.

Oxfam²² notes that the project also used radio as a means to deliver technical information and information about accessing markets. Small groups of women in farming co-ops were trained as radio presenters to encourage a female audience to listen and female listening groups came together through the co-operatives and discuss what they had heard. Radio programmes covered a range of topics, including improving quality of cocoa production, understanding what cocoa is used for, market access, buyers and foreign markets. The radio programmes also assisted women who had limited literacy.

Kuapa Kokoo has setting quotas for women's representation at all levels of its structure which has improved the strategic interests of women cocoa farmers and transformed the political structures of the co-operative. Also setting gender equality as part of the co-op's constitution enhances the empowerment and power of women cocoa farmers. Providing equal access to training and resources also enhances the practical capabilities of women.

It is recognised that once women have received training, they also need to have access to resources. For instance, women need resources to travel and participate in decision making forums to exercise their leadership. Women's empowerment must be tied to resources and opportunities.

Access to finance: To date, the vast majority of rural credit and savings initiatives do not take into account the fact that women's legal, social, and economic position in their communities is different from that of men. For instance, in many countries women must have their husband's signature on micro-credit and bank loans. Financial services must be designed to support

²² Oxfam (2016) 'Women's Rights in the Cocoa Sector: Examples of emerging good practice'. Oxfam Discussion Paper

women's ability to exercise control over the money they access and have to be structured to consider the growth of women's businesses over time.

Context - 1.7 billion adults in the world remain unbanked, and 56 per cent of them are women, according to latest data from The World Bank. In Africa, up to 95 million unbanked adults receive cash payments for agricultural products, and 65 million save using semi-formal methods. Lack of access to banking services and financial skills such as savings, budgeting, and debt management, means women who are already poor, have little or no means to invest, retire or build a cushion against emergencies. In humanitarian crisis, these challenges are compounded.

32% of the co-operative membership are women. If the co-op did not support women's participation and education, what risks could it face?

Teacher note: these risks could include poor decision-making, lack of leadership, and loss of a vital resource from its members

What needs to happen? Oxfam identify the following • Rural credit lines need to be extended to female farmers that take into account their needs and constraints, such as existing assets and land ownership • Formation and support of alternative means for women to access finance, such as through pooling their resources together in groups • Gender sensitisation with local banks about their lending practices to promote greater inclusion of women.

How does the above need indicate the importance of diversity and for women's involvement in decision-making and service design? **Teachers note:** the lack of involvement of women means that financial services and the training were not fit-for-purpose and were designed based on the needs of men as landowners.

Question for consideration: How should the co-operative respond to this need?

PART THREE The Kuapa Kokoo Credit Union is part of the Kuapa Kokoo co-operative. The Credit Union has 8,300 members in Ghana and provides savings facilities. Women's groups have been formed through the co-operative in different communities, which together now access loans from the credit union. The co-operative has increasingly made changes to make access to credit more inclusive and to facilitate women's needs. For example, no collateral, security, or guarantee²³ is required to secure loans, which is often a barrier for women, and only a peer group approval of someone as credit-worthy is needed.

Kuapa Kokoo staff highlight that work with female co-operative members to access credit starts with understanding their needs and building some basic financial literacy. This generally leads to women farmers being given access to micro-credit and small loans. As women have successfully used micro-credit and reached a stage of needing larger loans to take their projects or businesses to the next stage, Kuapa has begun to look into options for linking them to formal credit through banking institutions. Recognition of women's need for growing amounts of credit is particularly important as financial initiative for women often focus on micro-credit but do not enable women to grow and scale up the ambition for their production and businesses over time.

Access to market – co-operatives such as Kuapa Kokoo work closely with Fairtrade, in order to get a fair price for their produce. **Fairtrade** is an alternative approach to conventional trade and is based on a partnership between some of the most disadvantaged farmers and workers in the developing world and the people who buy their products.²⁴ <https://www.fairtrade.ie/>

Fairtrade helps to make cocoa farming in places like Côte d'Ivoire (Ivory Coast) and Ghana more sustainable through payment of the Fairtrade Minimum Price and an additional Fairtrade Premium to invest in business or community projects.



Fairtrade enables access to market for cocoa based on a fair price. But what happens if chocolate confectioners do not participate in Fairtrade? Students should undertake online research to source one positive example of a new Fairtrade initiative and one challenging one. **Search items** Fairtrade, chocolate, Ivory Coast

Teachers note: some examples could be the withdrawal of Nestlé (KitKat) from Fairtrade, or Lidl announcing its new Fairtrade products which work directly with Kuapa KoKoo. Both were announced in 2020. Some specific websites are identified in the 'Further resources' section of this manual.

Question for consideration: How can the co-operative model be used to mitigate the risk associated with pricing issues for their product?

²³ Collateral, security or guarantee is when something is pledged as security for repayment of a loan, to be forfeited in the event of non-payment of the loan.

²⁴ The FAIRTRADE Mark is a registered certification label for products sourced from producers in developing countries. The Mark is used only on products certified in accordance with Fairtrade Standards, which guarantee minimum prices for producers, and fair wages for workers on producers lands.

PART FOUR - Innovation and development – the case of Divine Chocolate

Divine Chocolate is a company that creates a unique market access relationship between a brand and cocoa farmers; Kuapa Kokoo owns 44 percent of the company (Divine is not a co-operative but the Kuapa Kokoo co-operative is its largest shareholder).

According to its website, its purpose is to help farmers gain a share of the wealth they are helping to create, putting them higher up the value chain. In doing so, this creates a supply chain that shares value more equitably and serves as an example of a viable model for how to secure the sustainable future of cocoa and cocoa farming.

Divine created the women's stamp in order opportunity to increase sales, especially in core natural markets that value mission and brand story highly, along with generating extra awareness. In 2014, Divine sold 133,440 of the bars featuring the women's programme in the US. Two percent of Divine's profits are invested in earmarked projects with Kuapa, one of the most important of which is literacy and numeracy lessons for women farmers. Divine chocolate has been a successful tool for helping to raise awareness among consumers about women's role in cocoa farming and the benefits particularly for women of the unique relationship between Divine and chocolate growers. The women's stamp has also been an important opportunity 'for customers to visually connect to Divine's story and mission—it serves to remind consumers and retailers that Divine has a powerful connection to cocoa farmers, and women cocoa farmers in particular,' according to the company.

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



Question for consideration: what can we as an individual do to advance women's equality through the work of co-operatives?

In your opinion, to what extent are young people familiar with these issues, or with the Fairtrade Brand?

WORLD CAFÉ EXERCISE – HOW CAN CO-OPERATIVES CONTRIBUTE TO GENDER EQUALITY



Group exercise (30 minutes)

Materials needed: flipchart sheets, flipchart pens, blu-tack, timer/stopwatch.

After reading the case study above and giving feedback, the teachers can ask the students to stay in their groups (four or a max of five). Groups are asked to consider the following question, which the teacher will post up on the whiteboard or screen:

How can co-operatives contribute to gender equality and women's economic empowerment? Consider this question in relation to 1) economic empowerment, 2) improved work conditions and 3) social empowerment

The teacher writes three headings on separate flipchart sheets. The headings are: 1) economic empowerment, 2) improved work conditions and 3) social empowerment.

Groups are organised into huddles or – if the space permits – seated around tables. The teacher gives the following instructions:

Ask the students to consider the question and the three headings as a group. Inform the class that groups will be feeding back by writing on the flipcharts, but each group will start the feedback on a different heading. Tell each group whether they will start with heading 1, 2 or 3 on the flipchart) as they may wish to start on this heading and spend more time on it. Note: if there are only three groups in the class, this is straightforward, but if there are more than three, there will be up to two groups working on the same heading. Add an extra flipchart for the headings if this is the case to make space.

The students make their way to the flipchart and write up their feedback. As they move around the room (clockwise) to give their feedback on the flipcharts, they will be able to review the feedback of the group that preceded them.

This is the 'World Café' method.²⁵

It is important that each group starts on a different heading, so that as they make their way to the different flipcharts, they can review the feedback of the group that went ahead of them and add to the feedback.

²⁵ Usually, students will spend the most time on the first principle or task that they are given, and as they move around the room, they can review the work of others, and simply add anything additional that they come up with.

It is also important that groups are mindful of the need to write their feedback clearly (perhaps avoiding single words), so that other groups will understand the previous groups' feedback without having to ask.

Note: this exercise requires groups to move on all at the same time – otherwise there will be a bottleneck, where one group might be waiting for another to move on so that they can add their contributions. The teacher will need to carefully time the exercise and encourage students to move from flipchart to flipchart when the time is right. If there is not enough time. The teacher can spend the time prompting some of the groups if they need some prompting. Examples of some of the contributions are listed below (blue box).

At the end of the exercise, the teacher can ask each group to appoint a representative to summarise the feedback on the flipchart that they are standing next to, at the end of the exercise.

How Cooperatives Contribute to Gender Equality and Women's Economic Empowerment

<i>Economic empowerment</i>	<i>Improved work conditions</i>	<i>Social empowerment</i>
Equal access to paid work	Fair and adequate earnings / equal pay for equal value of work	Learning opportunities such as technical skills improvement and management training
Transition opportunities to the formal economy through cooperation	Decent work in safe working conditions	Affordable and accessible goods and services
Access to business capital, financing, and market places	Collective bargaining power	Improved self-esteem and confidence
Access to opportunities to gain skills and knowledge for economic activity	Increased levels of participatory democracy in the workplace	
Economic development in rural areas		

Source: *Co-operatives, women and gender equality*, COPAC Co-op: Committee for the Promotion and Advancement of Co-operatives. (2015)

http://www.copac.co-op/wp-content/uploads/2015/07/COPAC_PolicyBrief_Co-opsWomen.pdf

GENDER EQUALITY – HOMEWORK AND FOLLOW UP CLASS DISCUSSION

**Homework
for groups****HOMEWORK**

Ask the group to explore some case studies of women who are involved in co-operatives in the developing world.

There are a list of short case studies and stories on the site:

<https://www.unwomen.org/en/news/stories?keywords=co-operative>

Students could browse through this website. They should be asked to select the case study of their choice and prepare a 4-5 minute presentation for the next session, using a method of their or their teachers choosing.

See also the case studies below.

In preparing the presentation for their chosen case study, the following questions should be considered:

- What is each woman's situation (e.g. family, economic, education)?
- What are the barriers that the women face?
- In what way has a co-operative form helped them (access to finance, access to equipment, access to markets, collective bargaining, etc)?
- What type of co-operative are they a member of (consumer, producer, etc)?
- What is the impact of the co-operative approach on the women, their families and communities?
- Would the same impact happen if the co-operative was a traditional style business? Why?
- How is their situation similar to or different to women in Ireland ?
- Are there any lessons for women in Ireland?

**Presentation**

When the students return to class to make their presentation, it should be followed by a class discussion on the impact of co-operatives on gender equality.

The teacher may stimulate discussion by asking the following:

- What is the impact of the co-operative approach on the women, their families and communities?
- Would the same impact happen if the co-operative was a traditional style business? Why?

ADDITIONAL CASE EXAMPLES

CONCERN FOR COMMUNITY – THE ROLE OF THE INTERNATIONAL CO-OPERATIVE COMMUNITY: CASE EXAMPLE: THE INTERNATIONAL DEVELOPMENT FOUNDATION OF THE IRISH LEAGUE OF CREDIT UNIONS.

Co-operatives have obligations under their 'concern for community' model. The ILCU's International Development Foundation supports the development of credit unions in the developing world, providing much needed resources to support those in poverty and to tackle gender inequality. It supports Savings and Credit Co-operative Organisations (SACCOs) to increase access to financial services to people living in rural



communities (by supporting the capacity of these organisations and delivering training, etc) Its work has helped more than 150,000 people in rural areas to create and access financial services.

It works in Ethiopia, Tanzania and Sierra Leone.

More than 70% of Tanzanian population live in rural areas where there are few formal financial institutions offering the financial services such as banks (Triodos Facet, 2011). Tanzania adopted a socialist economy up to late 1970s. After market liberalization in 1980s, the government of Tanzania prepared financial policies which promoted access to financial services in rural areas. SACCOS in Tanzania have been established since 1980s. According to Wenner (2007), since the majority of rural people engage in agriculture activities, most formal financial institutions find very risk to lend them. Hence the establishment of rural SACCOS in Tanzania helped to serve the rural population who are not served by the formal financial institutions due to high transactions costs.

Hajat is a member of the local village savings and credit co-operative (SACCO) in Tehula, she is a mother of five. She used a small loan that she received from her group to start a small-scale poultry business. She now has additional income from selling eggs and poultry and is developing her farming business. For Hajat, this is all for her children's future, "I want my children to grow up with opportunities that I never had. I can support their education so they may achieve a better life. I will get satisfaction from their success."

<https://www.ilcufoundation.ie/marietous-story/>

“NOT ONLY DID WE HAVE NO MONEY TO BUY FOOD WITH, WE DIDN'T KNOW HOW TO CHANGE THAT”

<https://www.unwomen.org/en/news/stories/2018/7/from-where-i-stand-birtukan-fekadu>

Birtukan Fekadu, 22, and her husband struggled to find a way to support themselves until Fekadu joined a women's savings and credit co-operative. Through the co-operative, she learned about agriculture productivity, business skills, leadership and women's rights, and received a small loan. Now she earns enough to feed her family, and no longer worries about money to send her son to school.

When I got married, there wasn't a single source of income that we could call our own. We had no property or plot of land. We did not have any oxen with which to plough the land, so people refused to rent us their land saying, 'how will you farm my land if you don't own an ox?'

We planted a few things in our backyard to feed ourselves at least once or twice a day. Whatever I needed money for, I depended on my husband for it. Not only did we have no money to buy food with, we didn't know how to change that.

Then I heard about and joined a women's saving and credit co-operative. I started saving small amounts and soon I was eligible for a loan. I also received training on increasing agriculture productivity, business skills, leadership and women's rights. We bought an ox and tilled a plot of land making use of the improved seeds we got from the co-operative. Now that we were getting surplus crop, I harvest and prepare the produce to sell in the market. I go to the market three times a week, and each time I make about 1,000 Birr [20 Euro].



Birtukan Fekadu inside her home with sacks of grains she helped produce.

Photo: UN Women

6. Co-operatives and SDG 13: Climate action – regulating and reducing emissions, and promoting renewable energy

Unit 6	Climate action
Aim	To enable students to understand how co-operatives can play a particular role in advancing climate action.
Expected learning outcomes	Students will have an understanding of the how co-operatives can contribute to addressing climate change, and how they could be applied in their community.
Suggested methods used	<ul style="list-style-type: none"> ▪ Multiple choice questions ▪ Small group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Quiz – multiple choice (using slides accompanying this manual) ▪ Mind-mapping and brainstorming
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading. ▪ There is a set of slides to accompany this unit
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Blu-tack ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides
Time required	This may take up to 1.5 class sessions (estimated time is 1 hr, 20 mins) with homework between the two classes

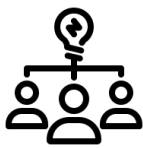


TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS

PART ONE: INTRODUCTION



[40 minutes]



Brainstorming activity (15 minutes)

Write the word **climate change** on a flipchart or whiteboard.

Use any brainstorming or mind-mapping methodology. Ask the class to write down the first word or phrase that comes into their mind when they see the words 'climate change.'

Then ask the class to say the words that they wrote down. Write the words of the flipchart, noting how many times a single word or concept is mentioned.

You could also online methods such as 'mentimeter' to carry out this exercise (using the wordcloud function. The wordcloud function will indicate how prevalent the responses are).

Use the findings of the brainstorming or word cloud exercise to stimulate class discussion on climate change and climate action.

For example, ask the class to think about the following on their own, and then discuss in pairs before feeding back to the group (*'Think, Pair, Share'*):

- Are you surprised by the words that the class came up with?
- How concerned are you about climate change?
- How concerned do you think young people in your age group are about climate change?

Explain to the class that the session will consider some of the impacts of global warming and climate change, and about how co-operatives can address – and are addressing - these.

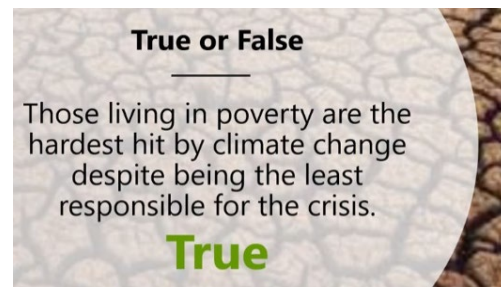


Time: 20 mins
including
feedback

TRUE OR FALSE

Ask students to vote on the answer, by a show of hands or by using coloured cards (green for true, red for false). The answers to the questions below are accompanied by some facts on the issue for the teacher to read out to the class.

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



....Climate change is forcing people from their homes, bringing poverty on top of poverty and increasing hunger.

According to Oxfam, people in poorer countries are at least four times more likely to be displaced by extreme weather than people in rich countries. And 2020 research estimates that climate change will drive as much as 132 million into poverty by 2030.

Source: <https://blogs.worldbank.org/climatechange/covid-climate-change-and-poverty-avoiding-worst-impacts>

Climate change is a particularly acute threat for countries in Sub-Saharan Africa and South Asia — the regions where most of the global poor are concentrated. In a number of countries, a large share of the poor live in areas that are both affected by conflict and facing high exposure to floods — for example, Nepal, Cameroon, Liberia, and the Central African Republic.



....As wasted food rots, it emits methane, a powerful greenhouse gas which, according to the UN, has a 100-year global warming potential 25 times that of CO₂.

Source: [Food Waste Index Report](#), published by the United Nations Environment Programme (UNEP), March 2021

True or False

Buying just one white cotton shirt produces the same amount of emissions as driving 40 kilometres in a car

False

.....Buying one white shirt produces the same amount of emissions as driving **56 km** in a car, so even more than the above.

Source: [Oxfam](#). Based on statistical analysis of WRAP (2016) [Valuing Our Clothes: The Cost of UK Fashion](#)

**True or False**

We need to cut CO2 emissions almost in half (43%) by 2030

True

Source: IPCC (2022) ['Mitigation of Climate Change' Sixth Assessment report](#)

...Limiting the use of fossil fuels such as oil, carbon and natural gas and replacing them with renewable and cleaner sources of energy is one way of doing this.

Ask the students for their feedback to the answers, and if they are surprised by the answers to the questions. Ask about how they feel about climate change, and about the role of individuals, communities and governments in tackling climate change.

The teacher can reiterate the targets that are set to address the issue:

The Paris Agreement calls for a limit to global warming to 1.5C. For this to happen, greenhouse gas emissions must begin falling by 7.6% each year starting in 2020

And according to the United Nations:

The world must transform its energy, industry, transport, food, agriculture and forestry systems to ensure that we can limit global temperature rise



VIDEO: STATE OF GLOBAL CLIMATE IN 2020

The video below describes progress made in relation to global warming in 2020.

Time: 5 mins
including
feedback



World Meteorological Organisation 'Provisional Report on the State of the Global Climate in 2020'. <https://www.youtube.com/watch?v=hlcJCwvTFfg>
Video length is 1:48

PART TWO: WHAT CAN WE DO?



[40 minutes]



Small group
discussion
and class
feedback
20 minutes

GROUP DISCUSSION AND FEEDBACK ON WHAT INDIVIDUALS, COMMUNITIES AND GOVERNMENTS CAN DO

Ask the class to form into small groups of three. Hand the groups the worksheet below. This is a list of actions that the UN has produced to support individuals in contributing to the challenge of climate change. Groups are asked to discuss the following:

- What actions they currently undertake, if any?
- What actions they do not undertake, and why?
- What actions they – and other young people – can undertake?

The small groups should discuss this for 10 minutes, and then report back as bigger group discussion. The teacher should note the responses, noting the areas that young people feel that they can contribute to the most.

After the discussion, return to the list, and ask students to consider the actions on the worksheet, and to provide some feedback on what communities (and indeed co-operatives) can do, or how they can contribute to the actions? Groups can be asked to consider a small number of actions. They should also think about what governments need to do.

Note: the teacher may use some examples listed in the teachers' note (below) as prompts for the students to assist them.

GROUP EXERCISE WORKSHEET

1. What *do* I and what *can* I do?
2. What *can* communities do?
3. What *can* governments do?

1. TAKE A 5-MINUTE SHOWER



Water is a precious resource. Shortening your shower from 10 to 5 minutes can save about 12 gallons - more than 45 litres - of water each time! Throw on a 5-minute playlist and hold yourself accountable while listening to your favorite (short) jam session.



2. USE A REUSABLE COFFEE MUG

About 58 billion throwaway cups are used each year, using more than a million tonnes of paper and 100 billion litres of water. Save CO₂ emissions and water by using a reusable coffee mug!

3. EAT A PLANT-BASED MEAL



A diet that is higher in plant-based foods, such as vegetables, fruits, whole grains, legumes, nuts, and seeds, and lower in animal-based foods, generally has a lower environmental impact. By eating more plant-based meals, you can help reduce greenhouse gas emissions as well as land, energy and water use.



4. BYOB- BRING YOUR OWN BAG

Up to 5 trillion single-use plastic bags are used every year. Each plastic bag uses almost a litre of water and creates about 20 grams of CO₂ emissions. Bringing your own bag helps reduce emissions and cuts down on plastic waste in our world!

5. TURN OFF YOUR LIGHTS WHEN LEAVING THE ROOM



If you turn off the lights whenever you leave, you're saving energy and money that adds up in the long run. Each time you turn a 60kw light bulb off for 4 hours, you save 0.24 kWh of electricity and about 100 grams of CO₂ emissions.



6. RECYCLE YOUR PLASTIC WASTE

Recycling saves energy and reduces the extraction of raw materials, helping to combat climate change. In the U.S., recycling your average daily plastic waste can save about 300 grams of CO2 emissions every day - and reduce the demand for new items which would require fossil fuels in production.



7. DRIVE LESS

Driving less is not only good for the climate, but also for your health. Leaving your car in the garage, and cycling or walking instead for 2.5 miles (4 km), can save about 1 kg of CO2 emissions and be your exercise for the day.



8. TRY ZERO-WASTE FASHION

Being stylish does not mean being wasteful. Buying fewer clothes, shopping second-hand, swapping with a friend, or upcycling, i.e. creating new clothes out of old ones helps save water and reduce waste and CO2 emissions.



9. UNPLUG YOUR APPLIANCES

Combat those energy vampires! Computers, printers, TVs, and cable boxes use energy even when they are switched off. By unplugging your appliances for a day, you can save more than 3.5 kWh of electricity and about 1.5 kg of CO2 emissions.



10. BUY LOCAL

Buying local is not only important in supporting local economies, it also reduces the climate impact of food by lowering the carbon emitted to get that food on your table. Reduce your carbon footprint by buying local produce and meats.

Anything else???

For example, use renewable energy sources, compost food waste, buy organic food, etc.

Teachers note: the purpose of the activity above is to get students thinking about their own power to change things, and then to consider more broadly not only the role of government, but about the role of communities (including co-operatives) in taking action. It would not be expected that students will include examples of community and government action in all areas. Also, this activity may need to be supported - you could give some prompts or examples to students such as those below:

Action	Community action example	Government action example
Five-Minute Showers		Encourage water conservation measures
Bring Own Bag when shopping		Plastic bag levy (15c, 2002)
Drive Less (use public transport)	Community transport initiatives Community bike schemes (and bike recycling initiatives)	Increased funding for public transport ²⁶
Lights off (at home)		Funding and incentivising manufacturing of energy saving technologies (e.g., sensors that turn off lights when no-one in the room)
Locally grown food	Community box schemes, Co-operative food shops which buy local	Support for community initiatives
Plant-based meals	Support access to good quality vegetarian food	
Recycle	Community recycling co-operatives	
Refill and reuse	Community reuse and recycling initiatives	
Unplug devices when not in use		
Zero waste fashion	Charity shops	
Other: use renewable energy sources (non-fossil fuel)	Community energy co-operatives	Investment in renewable energy sources
Other: reduce food waste (and compost food waste)		
Other: buy organic food (no pesticides)		

²⁶ Current expenditure on public transport (e.g., recurring annual operating costs) has remained relatively flat during recent years: with a decrease of €39m or 11% from €343m in 2008 to €304m in 2020. Source: Hynes, M. and Malone, P (2020) 'The Utility of Public Transport in Ireland: Post COVID-19 Lockdown and Beyond'. Paper produced for Public Policy. (UCD Geary Institute for Public Policy) <https://publicpolicy.ie/papers/the-utility-of-public-transport-in-ireland-post-covid-19-lockdown-and-beyond/>

More resources:

BBC Future (2018) 'Ten simple ways to act on climate change'

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

Eco Watch (2020) '10 Things You Can Do to Help Save the Earth'

<https://www.ecowatch.com/save-the-earth-2646032543.html>



**Time: 3:41
mins plus
time for
feedback**

VIDEO: DUBLIN FOOD CO-OPERATIVE

'How can co-operatives work in your community: Dublin Food Co-op, Dublin 8'
Video produced by the Society of Co-operative Studies in Ireland.

A link to this video is included in the slides that accompany this unit. You can also right click on the image or the hyperlink below to access the link.

As the class watch the video, ask them to note three ways in which the Dublin Food Co-op supports climate action through its focus on sustainability.

**LINK REQUIRED**

Some examples include:

- Plant-based food
- Locally grown food
- Organic food
- Use limited packaging

Read more at <https://dublinfood.co-op/community/>



Homework for groups

Length 24 mins

HOMEWORK FOR THE NEXT SESSION

The next session will consider the role of co-operatives in tackling climate change through community energy initiatives. In advance of this, students could be asked to view the following video.

Note: some of the terminology in this video might be slightly dated but there is some very useful information.

RTE: *Eco Eye* Episode 10: 'Community Energy'.



Eco Eye 13 - Episode 10: 'Community Energy'

<https://www.youtube.com/watch?v=q2uS3sY6bzo>

RESEARCH FOR HOMEWORK

Ask students to undertake research on the following words before the next lesson

- Weather
- Climate
- Climate change
- Global warming
- Fossil fuels
- Emissions
- Renewable energy
- Greenhouse gases
- Greenhouse effect
- Climate Ambassador
- Adaptation
- Mitigation

PART THREE: COMMUNITY CO-OPERATIVES AND RENEWABLE ENERGY



[40 minutes]

Explain to the class that the session will consider how communities are establishing co-operatives and are generating electricity using renewable sources.

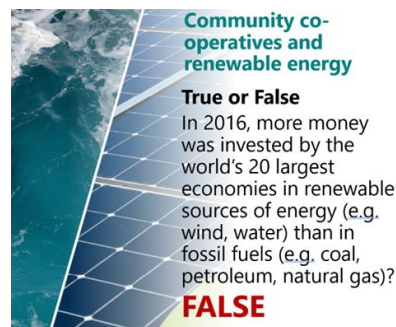


Time: 5-10 mins

QUIZ

This can best be done by asking students to vote on the answer, by putting up their hands in the class, or using coloured cards (green for true, red for false). The answers to the questions below are accompanied by some facts on the issue for the teacher to read out to the class.

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



Community co-operatives and renewable energy

True or False

In 2016, more money was invested by the world's 20 largest economies in renewable sources of energy (e.g. wind, water) than in fossil fuels (e.g. coal, petroleum, natural gas)?

FALSE

.....almost four times more money was invested in fossil fuels, which increase greenhouse emissions.

Source: Carrington, D (2017) 'G20 public finance for fossil fuels 'is four times more than renewables' *The Guardian*, 5 July 2017



True or False

One third of all European Union (EU) citizens could be producing their own electricity by 2050, and meeting 25% of the EU's electricity demand

FALSE

.....The actual estimates are that **half of all EU citizens** could produce their own electricity by 2050, meeting 45% of the EU's electricity demand, according to research undertaken by Greenpeace, the European Renewable Energy Federation (EREF), Friends of the Earth Europe and REScoop.eu in 2016.

It is estimated that co-operatives and collectives could generate 37% of this energy.

Source: RESCOOP (2020) *Mobilising European citizens to Invest in Sustainable Energy Clean Energy for all Europeans* Final results oriented report Of the RESCOOP MECISE horizon 2020 project

Multiple choice

How many renewable energy co-operatives are there in Ireland in 2019?

A. 2

B. 5

C. 90

In contrast there are about 2,500 European renewable energy co-operatives, located mainly in western Europe

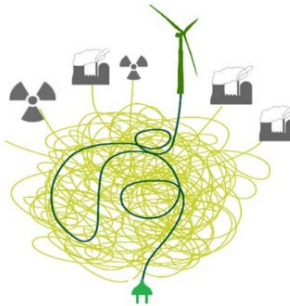


How much of Ireland's energy did it import in 2019? Was it

A. 14?

B. 55?

C. 69%



Source: SEAI (2020) *Energy in Ireland 2020 Report*

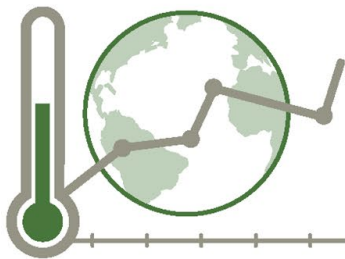
13 CLIMATE ACTION



TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS

BEFORE COVID-19

GLOBAL COMMUNITY SHIES AWAY FROM COMMITMENTS REQUIRED TO REVERSE **THE CLIMATE CRISIS**



2019 WAS THE SECOND WARMEST YEAR ON RECORD

GLOBAL TEMPERATURES ARE PROJECTED TO RISE BY UP TO 3.2°C BY 2100



ONLY 85 COUNTRIES
HAVE NATIONAL
DISASTER RISK
REDUCTION STRATEGIES
ALIGNED TO **THE**
SENDAI FRAMEWORK

COVID-19 IMPLICATIONS

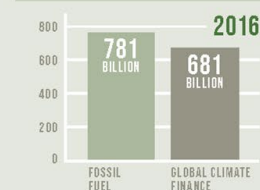


COVID-19 MAY RESULT IN A **6% DROP IN GREENHOUSE GAS EMISSIONS** **FOR 2020**

STILL SHORT **OF 7.6% ANNUAL**
REDUCTION REQUIRED TO LIMIT
GLOBAL WARMING TO 1.5°C

CLIMATE FINANCE: INVESTMENT **IN** FOSSIL FUELS

CONTINUES TO BE HIGHER THAN INVESTMENT IN CLIMATE ACTIVITIES



CLIMATE CHANGE CONTINUES TO EXACERBATE THE FREQUENCY AND SEVERITY OF **NATURAL DISASTERS**



MASSIVE WILDFIRES



DROUGHTS



HURRICANES



FLOODS

AFFECTING **MORE THAN**
39 MILLION PEOPLE
IN 2018



Class discussion

5-10 minutes

READ THE FOLLOWING STATEMENT:

Guided by long-term goals, co-operatives can foster the buy-in necessary for the sacrifices necessary to address climate change. Whether that be paying more for renewable energy, ending the use of plastic bags, or stepping in to support communities vulnerable to disaster, co-operatives are ready to act.

They also help people find local solutions to problems created by environmental change, such as redefining land and resource use or diversifying activities to support greener ventures.

- How could renewable energy co-operatives contribute to sustainable development?
- Think about the principles of co-operation and also the climate action elements, including some of the points raised above.
- Do you think that if communities owned their own energy production, they might be more open to having renewable energy projects (windfarms, etc) in their community?
- Do you think that there is an overlap between the values of co-operatives and the values needed to address climate change?
- Can you think of the reasons why people come together to form an energy co-operative?

Ask the class to read the following case example of the first community-owned co-operative windfarm on the island of Ireland, and then to consider the questions above, in particular the question about how the principles of co-operation are evident in the case, and in the video.



Case example (10 minutes)

DRUMLIN WINDFARM – ENERGY GENERATION FROM WIND

Drumlin Wind Energy Co-operative Ltd is the *first windfarm co-operatively owned* on the island of Ireland. Drumlin owns and operates 6 x 250kW²⁷ turbines in Northern Ireland. It raised £3.9 million finance required to build the turbine mostly through two 'community share offers' (which offer shares in the co-op to members of the community) and has around 900 members.²⁸

It spent many years identifying and selecting suitable sites, gaining planning permission and grid connection, preparing for, and launching, share offers to generate finance, constructing the wind turbines, and managing and administering the initiative.

The electricity generated from the wind turbines is sold to the electricity markets through a Power Purchase Agreement. The actual level of

²⁷ Kilo-Watt.

²⁸ Co-operatives UK has produced a video that outlines what a community share is: <https://www.uk.coop/support-your-co-op/community-shares/about-community-shares>

income generated depends on the level of wind at each site and the operational efficiency of the wind turbines.

After payment of operating costs such as maintenance, rent, insurance and administration costs, the surplus profits will be available to distribute as a share interest payment to members of the co-op.

Throughout its life, the co-op will be supported by Energy4All.²⁹ Energy4All is a grouping of 30 independent renewable-energy co-operatives (as at end 2022). Its co-operatives have 16,880 individual members overall.

Energy4All provides management services, including accountancy, share register management and general administration to its members.

There is a Community Fund available to support local community initiatives local to each wind turbine, starting at £2,000 per site. It provides information, education and awareness to schools on the importance of renewable energy and climate action.



Video: *Drumlin Energy Co-operative*. Duration: 2 mins, 11 secs.

<https://youtu.be/FXsMJWWIUIE>

Teacher notes: some examples on the role of co-operatives and relevance of co-op principles in tackling climate change could include

- Co-operatives do not seek to maximise profit – the pursuit of which leads to over consumption and contributes to climate change
- They have concern for community – and so can operate in ways that benefit communities and the environment (Drumlin has a community fund)
- The principles of education can raise awareness among communities of the importance of renewable sources of energy (this is evidenced in the video above)
- Co-operation among co-operatives could foster networking, sharing of expertise, and other supports to develop the co-operative sector, and this is less likely than with owner investor renewable energy initiatives which are likely to be more competitive (the role of Energy4All is an example of an efficient way to support development of expertise and capacity)

²⁹ <https://energy4all.co.uk/>

- Being values-based enterprises, co-operatives are committed to using natural resources in a sustainable way, and promoting sustainable practices to the community.
- Co-operatives can also allow communities to transition to renewable energy and sell that energy to increase local wealth. People-owned renewable energy co-operatives have seen great success in Europe in recent years, and the U.S. has a long history of rural electric co-operatives.
- They can operate in spaces where investors may not find attractive or with enough profit (where an investor-owned enterprise may seek to maximise profit, this could lead to continued investment in fossil fuels). Drumlin did not rely on owner-investors but sought finance from members of its community who joined the co-op.

THE WIDER COMMUNITY BENEFITS OF ENERGY CO-OPERATIVES

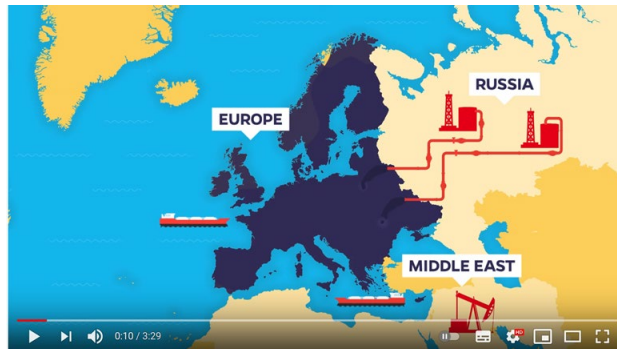


Time: 3:29 mins

VIDEO: THE ENERGY TRANSITION TO ENERGY DEMOCRACY

Ask the class to watch the video and as they are watching it, consider why communities come together to form a co-op and what the wider community benefits are. In particular, the teacher could ask the class to remember back to some of the benefits of co-operatives from earlier sessions.

The link to this video is also included in the slides that accompany this unit.



#energydemocracy #REScoopanimation
REScoop The energy transition to energy democracy

Video: '*REScoop: the energy transition to energy democracy*'. Produced by REScoop. Duration: 3 mins, 29 secs.

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



**Class discussion
10 mins**

Class discussion and feedback after the video on the community benefits of forming energy co-operatives?

Teachers note: it could be to save money, become energy independent, reduce their reliance on fossil fuels, regenerate the local economy and stop money leaving their community

PART FOUR: ISSUES AND NEEDS AFFECTING COMMUNITY ENERGY CO-OPERATIVES



[40 minutes]



Class discussion
(10 mins)

Brainstorming

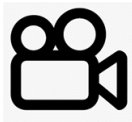
Ask the class to consider what may be the barriers to communities forming community energy co-operatives (think back to the example of Drumlin for example).

Teacher note: these could include:

- Expertise – energy is a very technical subject
- Access to suitable land
- Pre-development work (planning, pre-construction works, purchasing and installing equipment)
- Finance – energy co-operatives are usually capital intensive
- Attitude (see the RESCo-op video for examples)

How might these be addressed?

The teacher could engage the class in a discussion about how small co-operatives can come together to form a larger co-operative which can provide technical support and advice (like Energy4All). A video on Energy4All (2012) which describes the model is available at <https://www.youtube.com/watch?v=GgkgWM1-SLs> (length 5:41).



Time: 2 mins

This short video outlines **solar co-operatives in California** and also includes the role of technical support ('incubation'³⁰ support by co-operatives particularly at start up). It is relevant to the class as an example of community energy co-operatives, as well as how the issue of technical support can be addressed.

The link to this video is included in the slides that accompany this unit.

SOLAR ENERGY CO-OPERATIVE – CASE EXAMPLE



People Power Solar Cooperative

³⁰ Incubation support is a business support process that accelerates the successful development of start-up and fledgling co-operatives by providing founders with an array of targeted resources and services. It can include support around marketing, business planning, financial planning and sourcing funding.



Time: 2:20 mins plus time for discussion

<https://www.youtube.com/watch?v=6TkWRVawIXs>

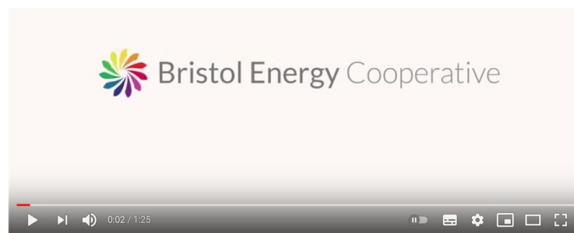
COMMUNITY ENERGY GENERATION AND MICRO-GRIDS

Bristol Energy Co-operative ([BEC](#)) is a community-owned energy co-operative and was established in 2011. It develops renewable energy and energy efficiency projects and helps others to do the same. Its projects are funded by investor members, who receive interest on their investment from the money BEC receives for the energy it produces. BEC describes itself as a *people-owned power station for Greater Bristol*.

It creates micro-grids for neighbourhoods in Bristol. It does this by installing large solar panels to generate electricity in housing schemes. The energy generated by the solar panels is stored in a large battery and the energy is used by all the houses in the development.

'Bristol Energy Co-operative: UK's first domestic housing micro-grid with battery storage at Water Lilies' Video produced by the BEC.

This link to this video is included in the slides that accompany this unit.



Its seventh share offer generated £2,116,096 (which exceeded its target of 2,000,000). A short video on this share offer and how the cooperative works is available at

<https://www.youtube.com/channel/UCojVboGhwWw4FZSnOY8wwwQ>

Class discussion: what are the differences between how a co-operative will generate its start-up finance and an investor-owned business?

Teacher note: refer back if necessary to the principles of co-operation and their democratic form. While those investing can expect a return on their investment, this is not likely to be excessive, and regardless of the amount that they invest, they will only have one vote as a member of the co-op.

Ask the class whether they think this form of investment might be increasingly attractive to those wishing to invest, and why?

7. Decision-making and operations

Unit 7	Operations
Aim	To give students an understanding of organisational decision-making in co-operatives and some of the considerations in forming a co-operative.
Expected learning outcomes	Students will have an understanding of governance and decision-making, the types of tasks involved in governance and everyday management, and what role members have in these.
Suggested methods used	<ul style="list-style-type: none"> ▪ Group discussion ▪ Video clips followed by discussion of questions ▪ Small group exercises ▪ Class discussion ▪ Mind-mapping and brainstorming
Additional resources	<ul style="list-style-type: none"> ▪ Teachers' notes are included in this section. Additional resources and reading are included at the end of the manual for further reading. ▪ There is a set of slides to accompany this unit
Materials and equipment required	<ul style="list-style-type: none"> ▪ Flipchart sheets ▪ Flipchart pens ▪ Post-it notes ▪ Blu-tack ▪ Coloured adhesive dots ▪ Audio visual equipment (and WIFI) to project videos and the PowerPoint slides
Time required	This may take up to 1.5 class sessions (estimated time is 1 hr, 20 mins)

PART ONE: INTRODUCTION



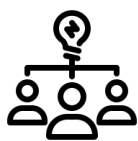
[10 minutes]

Explain to the class that the session will consider some of the day-to-day and decision-making processes in co-operatives.

The first unit considered the difference between co-operatives and investor-owned businesses. In this unit, what these differences mean in the operations and development of a co-operative is addressed.

Taking the example of the worker co-operative, explain to the class that with investor-owned businesses, the owner invests their money, sets up the company, hires the workers and it is the product of the workers labour that makes the profit for the owner. The owner in this case makes the big decisions, not the workers.

The co-operative difference is that it is the workers themselves, as members of the co-operative, who make decisions and have control. The workers have economic self-determination.



Brainstorming activity (10 minutes)

Write the words **rights** and **responsibilities** (of a co-operative member) on a flipchart or whiteboard.

Use any brainstorming or mind-mapping methodology among small groups.

Ask the class to come up with words relating to the rights and responsibilities of a co-operative member.

Provide groups with the following questions to stimulate discussion, and allow the students to think and discuss in pairs before feedback to main group ('Think, Pair, Share'):

- Ask students to think about what is involved in running a business?
- Ask students if they think that being a member of a worker co-operative involves more or less work than being a worker in an investor-owned business? If yes, what might additional tasks involve?

The teacher also could use the following words as prompts

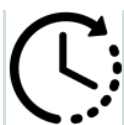
Words: equal say in key decisions, equal say in all decisions, maximising profit, financial contribution, share in the losses, share in the income, having no boss, to sell my shares to the highest bidder, to become familiar with managing a business, decide how hard I work, decide about who can become members of the co-operative, be an active member, learn new skills, earn the same wage as everyone else....

The box below highlights some of the key rights and responsibilities of co-operative membership.

Rights	Responsibilities
<ul style="list-style-type: none"> • Equal say in important decisions (but not necessarily all decisions) • Share in the income • Decide about who can become members of the co-operative 	<ul style="list-style-type: none"> • Financial contribution to the co-op • Share in the losses • To become familiar with managing a business • Be an active member • Learn new skills that are required to run a co-operative

As feedback, ask the class to elaborate on their responses, and to feedback on the rights and responsibilities identified in the exercise. If the teacher used the words in the box above, a short discussion on the ones that were **not** included in the rights and responsibilities could take place.

PART TWO: STARTING UP A WORKER CO-OPERATIVE – WHAT IS REQUIRED?



[50 minutes]



Group exercise
(20 minutes)

What types of skills are required for worker co-operative members when forming a co-op?

Organise the class into small groups of approximately three or four students.

Select 8 or 9 skills and tasks from the list below (ensuring you get a good variety of different types of skills and tasks) and give a print-out of the list to each group of students.

Also, list each of the skills and tasks that you select on single flipchart sheets (one skill or task per flipchart) and post throughout the classroom.

Each group is given 40 self-adhesive coloured dots. Try to have a unique colour dot for each group so that their responses (dots) will stand out.

Each group is asked to decide which of the tasks or skills on the list they believe are the most important. They distribute all of their 40 dots to the skills and tasks – the more important the skill or task the more dots it gets. Each group can distribute their dots in any way they like – as long as all their dots go somewhere, and as long as they give more dots to the skill or task that they think is more important – if this means that all the dots go to one skill, they are free to do this.

After reviewing the list for a few minutes, they place 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 views.

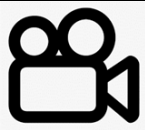
Once this is done, the whole class can discuss the responses of all of the groups.

NOTE: The above is a fun and engaging exercise, but might be a bit complicated for the classroom, and the teacher could alternatively, ask students in small groups to consider types of skills and to rank them from 1 to 9 (for example, by using 'mentimeter', if the school uses this type of digital tool). The display of the class result could then be used to generate discussion.

Some skills and tasks that can be used for the exercise

- Listening to others in an effective and attentive manner.
- Financial management skills
- Participating effectively in meetings and/or group settings.
- Communicating ideas and concepts clearly both verbally and in writing.
- Gathering data to support the decision-making processes.
- Setting out logical arguments and presenting clear recommendations
- Support and contribute to a team environment
- Asserting yourself appropriately and effectively
- Managing conflict
- Managing people
- Building a good rapport with a wide range of people.
- Skills specific to the business activity
- Planning skills
- Business planning and market research
- Planning decision-making processes – 'deciding how to decide'
- An openness to learn about all the different aspects of the co-operative

After the discussion, introduce the video below



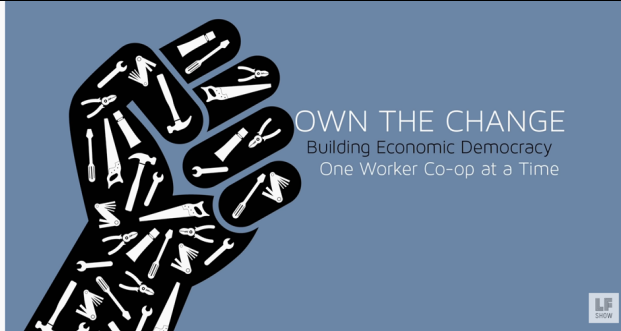
Time: 23 mins

VIDEO: OWN THE CHANGE

This is a long video, but it gives good examples from worker co-operative members of what it takes to establish a worker co-operative and the types of skills required.


The link to this video is also included in the slides that accompany this unit.

'Own The Change: Building Economic Democracy One Worker Co-op at a Time' [22 mins, 11 secs] <https://www.youtube.com/watch?v=8G1-SYMatNc>



OWN THE CHANGE
Building Economic Democracy
One Worker Co-op at a Time

Own The Change: Building Economic Democracy One Worker Co-op at a Time



Discussion
(7 minutes)

Ask the group to feedback on the video. Ask them to consider

- What they now believe would be the most important skills in forming a co-operative, and
- Whether they were surprised by anything in the video and whether they feel they know more about setting up a co-operative.

PART THREE: DECISION-MAKING – DIFFERENT MODELS



[20 minutes]



Small group discussion (10 minutes)

Ask the group to discuss in pairs or groups of three before feedback to main group ('Think, Pair, Share'):

- Should co-operative members vote on all decisions?
- What are the advantages and disadvantages of co-operative members voting on all decisions?
- Do you think decisions should be made by consensus³¹ or majority? What are the advantages and disadvantages of this?

Feedback and discussion with the full group.

Discuss with the class the fact that while not all decisions in a co-operative will be made by its members – for practical reasons – and that some decisions will be delegated to others, the co-operative members will decide on how decisions get made. In other words, they will decide on the structures and ways in which decisions get made.

³¹ Consensus decision-making is group decision-making processes in which participants develop and decide on proposals with the aim, or requirement, of acceptance by all.

The typical options for decision-making are:

- Co-operative members can govern by direct democracy (on all decisions)
- Co-operative members can vote to delegate authority to an individual or to a committee
- They can vote to create a management structure (with different roles of workers who make certain decisions)
- They can directly elect members of a board of directors

But whichever form of decision-making structure that is developed, it is decided democratically by the members, who can also change the decision-making structure.



Time: 6 mins

Plus feedback

VIDEO

Ask the group to look at the video below. The first three minutes (up to 3 mins) will be most useful. It describes some of the operational aspects of a co-operative including decision making. Note: this is a fast-moving video.

Ask students to take notes of some of the key learning points from it, e.g.

- Why might co-operatives find it hard to be competitive?
- Should all workers in a worker co-operative be automatically entitled to become a member?



What is a Worker Cooperative?

Video: 'What is a Worker Co-operative?' Produced by Jimi Sol
<https://www.youtube.com/watch?v=pKN-gxmVRUc> Duration: 4 mins 30 secs

Some more information at <https://canadianworker.co-op/starting-a-worker-co-op/decision-making/>

Wrap up the session by asking students about their views on the working of co-operatives and whether they feel that worker co-operatives might be of interest to them.

Sample assignment and projects

SAMPLE PROJECT IDEA

Working in groups, students could develop a project based on the following:

- Why do so few young people know about co-operatives?
- What messages do students need to hear about co-operatives, and why?
- Design a poster to promote co-operatives among young people in Ireland

SAMPLE ASSIGNMENT

Write to a co-operative (or credit union) requesting a brief interview with a committee member or other member and explain to them that you want to find out more about co-operatives in Ireland. Use the following questions as a guide for the interview:

- How long have you been a member of the co-operative (or credit union)?
- Why did you become a member?
- Did you know much about co-operatives before you joined? Where did you hear about them?
- Why do you think it is important for young people to know about co-operatives and credit unions? How can they benefit young people?
- What do you think is the future of co-operatives in Ireland?

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- People Power Solar Co-op (2019) 'People Power Solar Co-op', Video
<https://www.youtube.com/watch?v=6TkWRVawIXs>
- REScoop (2019) 'The energy transition to energy democracy'. Video produced by REScoop.
<https://www.youtube.com/watch?v=ZTmeNmWEupg>
- RESCOOP (2020) [*Mobilising European citizens to Invest in Sustainable Energy Clean Energy for all Europeans*](#) Final results oriented report Of the RESCOOP MECISE horizon 2020 project
- Sustainable Energy Authority of Ireland (2021) [*Energy in Ireland 2020 Report*](#). Dublin: Government of Ireland
- United Nations Environment Programme (2021): *UNEP Food Waste Index Report 2021*. Summary available online: <https://ec.europa.eu/newsroom/sante/items/710674/en>
- World Meteorological Organisation (2020) 'Provisional Report on the State of the Global Climate in 2020'. Video <https://www.youtube.com/watch?v=hlcJCwvTFfg>
- WRAP (2016) [*Valuing Our Clothes: The Cost of UK Fashion*](#)

Unit 7 Co-operatives, decisions, and operations

- Own The Change (2015): 'Building Economic Democracy One Worker Co-op at a Time'. Video produced by GRITtv & TESA, the Toolbox for Education and Social Action.
<https://www.youtube.com/watch?v=8G1-SYMatNc>
- Sol, J (2020) 'What is a Worker Co-operative?'. Video produced by Jimi Sol.
<https://www.youtube.com/watch?v=pKN-gxmVRUc>

Further resources

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

Cultivate.coop is a library of information about co-operatives including practical resources for starting a co-op and governance of co-ops. https://cultivate.coop/wiki/Main_Page

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

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>

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

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

'Steps to starting a co-operative'. Video produced by the USDA Rural Development <https://www.youtube.com/watch?v=wZaumnl29k>

'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

'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=LLaSHwvYv3Y>

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

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

UN Sustainable Development Goals (2020) 'Gender Equality: Why it Matters', Briefing Sheet https://www.un.org/sustainabledevelopment/wp-content/uploads/2016/08/5_Why-It-Matters-2020.pdf

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>

Co-operatives, Sustainable Development and Decent Work | International Labour Organization (ILO). Video <https://www.youtube.com/watch?v=H0fOX97Isg0>

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

United Nations (2020) 'Nations United: Urgent Solutions for Urgent Times'. Video produced by the United Nations

https://www.youtube.com/watch?v=xVWHuJOmaEk&list=PLAm6_yeZLSQCWcSprF4-tKmA76EZDbP7

Climate action

BBC Future (2018) 'Ten simple ways to act on climate change'. Online article. Available:

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

Eco Watch (2020) '10 Things You Can Do to Help Save the Earth'. Online article. Available:

<https://www.ecowatch.com/save-the-earth-2646032543.html>

Gender equality

Centre for International Forestry Research (2020) Women's access, equity and empowerment: Progress and uptake of the Fairtrade Gender Strategy 2016-2020. Commissioned by Fairtrade International. Online: <https://files.fairtrade.net/publications/2020-womens-access-equity-and-empowerment-study.pdf>

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

Fairtrade (2020) 'Fairtrade producers raise their voices to ask Nestlé to keep KitKat Fairtrade', website article. Online: <https://www.fairtrade.org.uk/media-centre/news/fairtrade-producers-raise-their-voices-to-ask-nestle-to-keep-kitkat-fairtrade/>

Fairtrade (2020) 'New Fairtrade study highlights successes and ways forward towards gender equality'. Web article: <https://www.fairtrade.org.uk/media-centre/news/new-fairtrade-study-highlights-successes-and-ways-forward-towards-gender-equality/>

Fairtrade Foundation (2020) Women Can Change the World! Meet these Inspirational Fairtrade Cocoa Farmers. (French with subtitles). Video <https://youtu.be/HSIBYlLb6Bk>

Fredenburgh, J (no date) 'The 'invisible' women at the heart of the chocolate industry', BBC website article produced as part of [Follow the Food](https://www.bbc.com/future/bespoke/follow-the-food/the-invisible-women-farmers-of-ivory-coast.html), a BBC series investigating how agriculture is responding to environmental challenges. <https://www.bbc.com/future/bespoke/follow-the-food/the-invisible-women-farmers-of-ivory-coast.html>

Myers, A (2020) 'Shock decision by Nestlé UK to Stop Using Fairtrade Cocoa Means Farmers Will Lose Premium', *Confectionery News*. Online article

<https://www.confectionerynews.com/Article/2020/06/23/Shock-decision-by-Nestle-UK-I-to-stop-using-Fairtrade-cocoa-means-farmers-will-lose-Premium>

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Subramanian, S (2019) 'Is Fairtrade Finished?' *The Guardian*, 23 July, 2019. Online <https://www.theguardian.com/business/2019/jul/23/fairtrade-ethical-certification-supermarkets-sainsburys>

United Nation's Development Programme (UNDP) Gender Inequality Index (GII). Website: <http://hdr.undp.org/en/content/gender-inequality-index-gii>

Organisation websites

Irish Co-operative Organisation Society (ICOS) 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>

Irish League of Credit Unions <https://www.creditunion.ie/>

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/>