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The *Cera Steunpunt Coöperatief Ondernemen (Cera Centre for Co-operative Entrepreneurship)* has the aim to strengthen co-operative entrepreneurship by means of scientific research. Together with the *Cera Chair on "Social Entrepreneurship"*, established at the *Centre d'Economie Sociale (Centre for Social Economy)* of the University of Liège, it forms part of the *Cera Centre of Expertise for Entrepreneurship*.

Twice a year, the *Cera Centre for Co-operative Entrepreneurship* publishes an e-note in conjunction with the Cera Chair, in which information is provided from a scientific viewpoint about the co-operative enterprise sector both in Belgium and abroad.

In this e-note, **Caroline Gijselinckx** (research manager at the Research Institute for Work and Society, a multidisciplinary institute at the Catholic University of Leuven) takes you on an exploration of cooperatives in the areas of child day care, care services, housing and renewable energy. We collected input for this e-note during a research study, financed by the (Flemish Interuniversity Labour Market Research Programme (VIONA), a policy-making research programme, initiative of the Flemish Government and the Flemish social partners, coordinated by the Department of Work and Social Economy. This research study led to the publication of an extensive research report (Gijselinckx, Coates & Deneffe, 2011a) and a synthesis note (Gijselinckx, Coates & Deneffe, 2011b), both of which are available on the website of the Department of Work and Social Economy (www.werk.be/onderzoek). In this e-note, we present 9 concrete insights based on 2 x 9 cases which may serve as inspiration for the development of cooperative responses to social challenges in Flanders.

COOPERATIVE ANSWERS TO SOCIAL CHALLENGES: 9 INSIGHTS FROM 2 X 9 CASES

An increasing number of people and organisations are (re)discovering cooperative entrepreneurship. In Flanders as well as in the rest of the world, grassroots initiatives are initiated with regard to health care, child day care, sustainable mobility, renewable energy, and so on. This is often initiated by local civil society organisations, but is also often the result of the initiative of private citizens. In many instances the government is a partner. The model supporting these initiatives is more than ever the cooperative model.

These cooperatives may be described as *"innovative responses to social chal-*

lenges, socially-minded in their aims and in the way they intend to reach out to people." They are *"new associations of cooperation and interaction, aimed at improving the general welfare."* In short, they are truly *"social innovations"* (Hubert et al., 2010).

The possibilities for the cooperative model to offer an adequate answer to social challenges are also recognised by international institutions. On 18 December 2009, the United Nations announced the year 2012 as the International Year of Cooperatives. In 2002, the International Labour Organisation is-

sued a Recommendation (no. 193) concerning the promotion of Cooperatives, an appeal that was embraced in a Communication of the European Commission (2004) that earlier had recognised in the Green Paper on Corporate Social Responsibility (2001) the cooperative as an ideal instrument for CSR. In its Policy Note on Social Economy 2009-2014, the Government of Flanders claims it also wants to revalue the principles of cooperative entrepreneurship as an instrument of an innovative and socially justified economy and to support it via research, pilot projects, front-line information and advice.

In our study, financed by the VIONA programme, managed by the Department of Work and Social Economy, we studied cooperative models in health care, hous-

ing and renewable energy. 9 Flemish and 9 foreign cases were analysed by means of interviews and document analysis¹. In what follows we present 9 insights from

the analysis of these cases - insights that should provide inspiration for the further development of cooperative social innovations.

2 X 9 CASES, AND THEIR CONTEXT

The Flemish cases are:

- *Ecopower cvba*: investment cooperative (direct investment) for investing in renewable energy projects;
- *Ecopuur cvba*: employee cooperative in the area of sustainable construction and reconstruction, and rational energy use;
- *Limburg Wind cvba*: investment cooperative (indirect investment) for investing in enterprises that produce renewable energy;
- *Lilith cvba-vso*: employee cooperative in the area of domestic help;
- *Landelijk Dienstencoöperatief cvba-vso*: social enterprise in the area of domestic help and ironing outside of the home, established by social organisations with the potential for employee shareholding;
- *Duwolim cvba-vso*: management cooperative for the promotion and management of funds distributed in the framework of the Fund for the Reduction of Energy Costs in Limburg, established by civil society organisations with the support of municipalities in the province of Limburg;
- *Wonen cvba*: social housing cooperative, established in 2003 by a few East Flemish municipalities and two local housing companies in North-East Flanders;
- *E.M.M.A. cvba*: management and development cooperative in the area of home care services, specifically aimed at elderly immigrants in the Brabant district of Brussels;
- *Inclusie Invest cvba-vso*: investment cooperative for investing in adapted housing for people with special care needs.

The international cases are:

- *SPES*: social cooperative type A² in the area of residential care for the elderly (Trento, Italy);
- *Progetto92*: social cooperative type A, care services for children and youth in need (Trento, Italy);
- *Coop Hope*: experts (employee) cooperative in the area of mental health care (Helsinki, Finland);
- *Eno Energy Cooperative*: cooperative of woodland owners who together produce heat from wood chops and use the ash for fertiliser (Eno, Finland);
- *Sunshine Care CIC*: employee cooperative for domestic help to clients requiring care (Rochdale, UK);
- *Redditch Cooperatives Homes (RCH)*: management and development cooperative in housing – renters are occupants and members of a primary occupant cooperative, the primary cooperatives are members of the secondary management and development cooperative (Redditch, UK);
- *Co-operative Development Services (CDS)*: management and development cooperative in housing – renters are occupants and members of a primary occupant cooperative, the primary cooperatives are members of the secondary management and development cooperative (London, UK);
- *JAG*: Management cooperative in the area of personal assistance budgets for people with multiple disabilities (Sweden);
- *HSB Riksförbund*: management and development cooperative in housing – home owners are members of a primary occupant cooperative, the pri-

mary cooperatives are members of the secondary management and development cooperative (Sweden).

In addition to the description above of the Flemish context in which the cooperative model is rediscovered and to an earlier description of the system of 'accredited cooperatives' and the transversal legal status of 'organisations with a social purpose' (Dujardin, Mertens & Van Opstal, 2008; Dujardin & Mertens, 2008; Van Opstal, Gijssels & Develtere (2008); Coates, Vansteenberghe and Deneef (2008)), we provide a brief explanation concerning the relevant aspects from the policy framework with respect to cooperatives in the countries of the foreign cases:

- In Italy in the 1980s, at a time of increasing social needs and a limited and shrinking government budget, social cooperatives arose that were institutionalised in the law 382/1991 on social cooperatives (Thomas, 2004). In 2008, there were more than 7,300 social cooperatives in Italy, the majority being employee cooperatives, that achieved social objectives in the realm of (health) care, personal services and education. What is interesting about the Italian social cooperatives is the multi-stakeholder nature of these enterprises (Borzaga, Galera & Zandonai, 2008; interviews Borzaga, Scalvini, Scarpi, Zandonai). This was a significant source of inspiration for, among other things, the development of the French '*Sociétés Coopératives d'Intérêt Collectif* (SCIC) – Cooperatives of General Interest' (Fraisie, 2008). These so-

1 The Flemish cases were selected on the basis of a stock-taking exercise (a survey carried out in the fall of 2010) and the earlier knowledge of the field established in the framework of the Cera Centre for Cooperative Entrepreneurship. A selection of cases was made on the basis of criteria such as how long the enterprise has been active, scope of the cooperative (in terms of number of members), the type of members and, of course, sector. The 9 foreign cases were selected on the basis of interviews with representatives of the cooperative sector and policymakers. The focus was on Finland, Italy, Sweden and the United Kingdom, because these countries have already established a certain tradition of cooperative entrepreneurship in the areas researched, and because the government policy in these countries is very stimulating with respect to the development of cooperatives.

2 Italian law concerning social cooperatives (Law 382, 1991) makes a distinction between cooperatives of type A and those of type B. Type A social cooperatives have as their object to offer social services (social service cooperative); type B cooperatives provide employment for people who would otherwise have difficulty finding a job on the labour market (social mobilisation cooperative).

cial cooperatives open up the cooperative model as a member organisation and aim their services at the broader community. Also of interest are the horizontal and vertical networks of cooperatives (consortia and federations, respectively) which support and strengthen the development of cooperatives.

- In recent years the United Kingdom has also seen the rapid growth of cooperatives in sectors such as renewable energy, health care, public welfare and child day care. The most important exponent in the cooperative sector, *CooperativesUK* – a member organisation of cooperatives, federations of cooperatives and support structures for the cooperative sector in the United Kingdom – is supported in its promotion of the cooperative model by the British government. This includes the former Labour government as well as the current Coalition government led

by the Conservatives. There is no uniform legal status for cooperatives in the United Kingdom. There are various legal forms available for undertaking a cooperative venture.

- In Sweden, cooperatives have become one of the most important private alternatives to providing public child care services (Pestoff, 1995). We see a similar picture in France (Defourny & Nyssens, 2008). The Swedish cooperative models for child day care are an inspiration around the world (see for ex. Coontz & Esper, 2003). Sweden also has a strong tradition of housing cooperatives (Pestoff, 1991, 1998) as well as cooperatives of disabled individuals for the management of their ‘personal assistance budgets’ (Van Hauwermeiren, 2010). *Companion* and its regional development agencies monitor and support the development of cooperatives in Sweden. Swedish cooperatives in general assume the form of an ‘eco-

nomical association’. Despite this appellation it concerns a genuine form of entrepreneurship.

- Since the economic recession in the 1990s, Finland has seen a boom in cooperative enterprises. Cooperatives were already strong in traditional sectors such as finance and agriculture, but in recent years more than 3,000 new cooperatives have started up in rural areas as well as cities in the area of social services and utility services. The federation of Finnish cooperatives (*Pellervo*) monitors these developments and also supports them by setting up specific programmes. In Tampere, with the support of Pellervo and the Finnish government, a Centre for Co-operatives was established with the intention of supporting developments in the field of cooperatives. With the project, ‘Enterprising Together’, the Finnish government hopes to further stimulate collective entrepreneurship.

9 INSIGHTS

1. Cooperatives are organisations that are guided by the logic of business economics in the interest of their members.

The cooperatives studied all aim to be efficient, their goal being an optimal price/quality ratio for their members. Making use of economies of scale and negotiating power, they are able to obtain better prices for input. By calling upon ‘benevolent capital’ (cf. infra), they do not need to create high profit margins. Furthermore, equity capital is to a significant extent generated by profit retention. Additionally, the Italian, British and Swedish non-profit cooperatives that were examined may appeal to gifts and subsidies, as well as volunteer work from members. The latter lowers personnel costs, despite the fact that personnel have good terms of employment (cf. infra). Personnel costs are furthermore kept low by avoiding bureaucratic procedures, lower pressure

from wages and a more horizontal division of labour. Lower personnel turnover also contributes to more efficient expenditure on personnel.

2. Cooperatives are ‘member organisations’, but access to membership is not necessarily limited to ‘shareholders’.

In traditional cooperatives, being a shareholder grants entrance to membership. In consumer cooperatives and cooperatives that target vulnerable groups, distinctions are made between different categories of shareholders, making it possible to become a shareholder for a small contribution. Thus, consideration is given to the financial resources of the holder. In *CDS* and *RCH*, for example, the tenant members (in the tradition of British consumer cooperatives) pay respectively 5 and 1 British pounds for a ‘share’. In the Italian cooperatives, the minimum share is 25 Euro.

In ‘multi-stakeholder cooperatives’, several types of members are recognised as such, and the connection between membership and shareholding is loosened. They recognise ‘members’ on the basis of several forms of ‘contributions’ they provide to the cooperative. Alongside shareholding, it might involve paying a contribution or price for services rendered, working for the cooperative as a paid personnel member or volunteer, submitting a gift or an interest-free loan, or contributing movable or immovable property. All the members have control and participate in the decision making of the cooperative. In the law concerning Italian social cooperatives, the French ‘*sociétés coopératives d’intérêt collectif*’ and the Canadian ‘solidarity cooperatives’, for example, different types of stakeholders are distinguished as ‘members’ according to their particular contribution to the cooperative. *SPES* and *Progetto92* include employees, social organisations, volunteers, a cooperative of nurses and a type-B cooperative among their members. *Sunshine Care*, *Lilith* and *Landelijke Dienstcoöperatief* place control of serv-

ices in the hands of their clients. Also JAG entrusts the control over services to the clients and their legal representatives, and also hands much work and responsibility over to concerned volunteers.

3. Social cooperatives can rely on benevolent capital.

Cooperative capital is less expensive than external capital provided that the investors – who often, but not always, also have a user relationship with the cooperative – are not investing in the cooperative for speculative reasons, but because of personal or social engagement in the cooperative. A lower (or even zero) return on investment is accepted for cooperatives where members have great user value, for cooperatives that have a high value for the community, or that are embedded in a well-organised community of interests or ideological community, or for initiatives that would otherwise have to primarily rely on the work of volunteers and charity. A higher return on investment in accordance with the market is expected from more commercial-oriented investments (Brown, 2008).

The investor-members of all cooperatives researched in the areas of care services and social housing are satisfied with no, or a very limited, dividend on their capital. In all cases researched, profits are (to a large extent) retained in order to increase capital and are further reinvested in the services. Particularly in the employee cooperatives *Ecopuur*, *Lilith*, *Landelijk Dienstencoöperatief*, *Coop Hope* and *Sunshine Care*, they are spent on better compensation, staffing and training of personnel. Cooperatives also maintain long-standing relationships with their shareholders and often include stipulations in their articles of association that impose restrictions upon leaving and separation from the cooperative. The articles of association of all (Flemish) cooperatives investigated have such stipulations.

Most of the cooperatives investigated may also rely on interest-free or low-interest loans and on government subsidies. In the foreign cases where there is a built-in 'asset lock' (which means that in the case of dissolution their remaining capital must be spent on a similar

object), they can also reap the benefit of gifts (both public and private).

4. Cooperatives have an 'empowering' effect.

By assuming responsibility together and creating products and services that are not offered by for-profits or the (local) government, services are created that are complementary to those offered by for-profits or the (local) government, one takes one's services into one's own hands, or reinforces their workings. Swedish parents developed child day care cooperatives that functioned according to a particular method of upbringing that was not used anywhere else (Peeters, 2008, 2009, 2010; Vamstad, 2007). Care service cooperatives develop services that are not offered by other players on the market or the government (Deller et al., 2009; Fisher, Rainer & Baines, 2010; Girard, 2002; McCarthy & Mueller, 2009; Pestoff, 1991, 1995, 1998, 2003; Pickin et al., 2004; Scott et al., 2004). JAG enables people with multiple disabilities to optimally manage and spend their personal assistance budgets. *Coop Hope* developed an alternative, non-medical and patient-oriented methodology. *Sunshine Care* offers a client-oriented approach that differs greatly from for-profit and public services in the community. *Ecopower* is a pioneer in investing in local projects for renewable energy in Flanders; *Eno Energy Cooperative* does the same in Finland. Direct investment cooperatives such as *Ecopower* and indirect investment cooperatives such as *Limburg Wind* enable local communities to share in the proceeds (profit, use) of the projects in which investments are made.

By training their members to handle management tasks or practical support in the workings of the cooperative, their members – and particularly those who are underprivileged – develop skills that they otherwise would not develop and that can be of use elsewhere in society. This is particularly the case in retirement homes where the elderly participate in the functioning of the cooperative, but also in the housing cooperatives *CDS* and *RCH*. In *CDS* and *RCH*, second-degree cooperatives are responsible for the development of housing projects, settlement of all financial aspects (including rent

collection) and the training and financial support of tenants' cooperatives (primary cooperatives). In the tenants' cooperatives, the tenants themselves take care of the management and maintenance of the houses and common areas in the neighbourhood. Thanks to their training in meeting skills, social skills, management skills and their technical training within the cooperative, and thanks to their practical experience in managing their cooperative, they develop skills that enable them to find work on the labour market. The employees of the second-degree cooperative *RCH* are tenants of its social housing.

5. Cooperative entrepreneurship is a way to achieve economic democracy.

Leden van coöperaties worden beMembers of cooperatives are involved in the decision-making process. In small cooperatives, all members are members of the board. In larger ones, use is made of systems of (indirect) representation. In cooperatives that have both a Board of Directors and a General Assembly, it is the General Assembly that elects or empowers the Board of Directors. Voting privileges are always disconnected from contributed capital. In principle, there is 'one man one vote'. In Flemish cooperatives and the Italian social cooperatives there is a system where certain categories of members have greater voting privileges than others, but there is a ceiling for the recognised Flemish cooperatives and for organisations formed for a social purpose. The Italian social cooperatives also place a ceiling on voting privileges. In this way one avoids having majority shareholders, but they still ensure that categories of members that are smaller in number, but have much interest in the cooperative, also have a sufficient share of the vote.

CDS and *RCH* adhere to the principle of 'one man one vote', but they have developed a different mechanism to keep the various interests in balance. They use different voting groups. Every type of member is equally represented in the Board of Directors and has an equal share of the vote therein. Thus all interest groups are represented on the board. Within each category, every member

likewise has equal voting privileges and there must be a consensus. This ensures that management decisions are made by all member categories. Members of any category whatsoever can elect administrators from any category. Thus all the members of the board are answerable to every member.

By allotting certain member categories to the chairmanship or vice-chairmanship, or allowing co-option of board members by other board members, one enables the vote of one or more categories to carry more weight.

Most of the cooperatives studied also have one or more experts on the board together with members. Members of larger cooperatives are also thoroughly informed about the functioning of the cooperative via other channels such as member newsletters (for ex. *Ecopower*, *RCH*, *CDS*), websites and annual reports. *RCH* and *CDS* also regularly organise satisfaction surveys among their members and thoroughly report on the compilation of the rental price in their annual reports and newsletters. *Ecopower* employs a uniform price for all its customers and recently they transparently communicated with them about the price increase. The cooperative invites its members, whom for that matter are not obliged to purchase their energy from the cooperative, to compare its price with that of other energy producers.

6. Cooperation between cooperatives has a strengthening effect.

Companies (these may be cooperatives, but also independent contractors and professionals, non-profit organisations or other companies) strengthen their functioning by working together in the context of second-degree cooperatives. They achieve additional economies of scale and make a significant contribution to increased professionalism and the financial feasibility and potential for scaling up the initiatives of the underlying members. Through education and support of the members of the primary cooperatives, the latter can function in a way that is both cost-effective and empowering (cf. supra). It is cooperative entrepreneurship to the second power as seen, for instance, in housing coopera-

tives *RCH*, *CDS* and *HSB Riksförbund*. Also in the energy sector there is a tradition of working with second-degree cooperatives. They are able to achieve new developments in a professional and cost-effective way, to secure favourable deals with local governments and favourable loan conditions from banks and private financiers.

SPES and *Progetto92*, like many Italian (social) cooperatives, are members of consortia that offer the same services across a wider geographical area, or are able to offer complementary services in the same more limited area. Every year, they also invest 3% of their profits (tax-free for donor and recipient) into a mutual fund that by providing financial and professional advice supports the development of new (social) cooperatives. Also when the cooperative itself ceases to exist, its remaining assets go to the mutual fund. In Sweden and the United Kingdom, there are cooperative development agencies that, often with co-financing by the government, support new cooperative developments.

7. Cooperatives for high-quality labour.

Onderzoek (Depedri, Toria & Carpita, Research (Depedri, Toria & Carpita, 2010; Vamstad, 2007) indicates it and interviews with employee representatives and multi-stakeholder cooperatives confirm it: good compensation, education opportunities and involvement ensure a high level of labour satisfaction. In the more horizontal structures, innovative suggestions concerning the organisation of labour or product development are formulated and implemented more quickly. In employee cooperatives there is a strong harmony between the values of the cooperative and personnel, which ensures a high level of motivation. This benefits the quality of the services offered, but together with the other favourable labour conditions also results in a higher level of employment satisfaction and a lower turnover of personnel. Also the fact that members – namely in child day care and care services cooperatives – contribute to the production of the services offered, thereby lightening the work load and ensuring that the professionals can concentrate on their

primary professional duties, increases labour satisfaction. The Italian care services cooperatives rely to a large extent on input from volunteers. These may be family members of clients, but also people who have no direct personal relationship with the cooperative, but want to be involved because of their social commitment. Also see the following paragraph.

8. Cooperatives for high-quality provision of services.

Offering quality services at the lowest possible price is the alpha and omega of cooperatives. Various research studies (including Bessmer & Peterson, 2007; Fisher, Rainer & Baines, 2010; McCarthy & Mueller, 2009; Nolan, 1997; Peeters, 2010, 2009, 2008; Picken et al, 2004; Rowlands, 2008; Scott, 2004; Thériault et al, 2010; Vamstad, 2007) confirm that the quality of services offered by cooperatives is at least as good as that of non-profit associations and the public sector, and better than that in the for-profit sector. Member surveys by *CDS* and *RHC* reveal a high level of member satisfaction.

First of all, a motivated personnel corps ensures a high quality of services offered (cf. supra). But also member consumers and clients contribute to the quality of the services offered. Through their contribution to the management of the cooperative and to other ways of communication between the cooperative and its members (member pages, newsletters, member inquiries,...), they express their expectations and steer the services offered. By rolling up their shirt sleeves, they allow personnel to focus on their core tasks, lighten the work load of personnel, and add a human touch to the services rendered. In *CDS* and *RCH*, the fact that tenants are held responsible for the management of their own housing makes the quality of maintenance better and the neighbourhood more social. In *JAG*, as well as in *Sunshine Care* and *Coop Hope*, the fact that control and authority over the services offered are handed over to the clients/patients is an important factor in the satisfaction level of clients. In *SPES* and *Progetto92*, volunteers ensure a humanisation of the services

offered and enable personnel members to concentrate on applying their professional expertise. *Progetto92*, for instance, enlists students from the University of Trento as night-sitters in the residential centres for children in need. In exchange they receive free accommodation. A few students are together responsible for the night-time care of five children. Admittance to this volunteer work is subjected to a strict selection process. They are also intensively trained by professionals who themselves are also on standby in case of emergency. In *SPES*, volunteers primarily play a complementary role in tasks that essentially come down to bringing the outside world into the shelter.

9. Governments are partners

Cooperatives in the areas of (health) care services and social services cannot function without government support. Governments create the legal framework in which they can operate, but also purchase services and determine and control the criteria to which products of-

fered and their suppliers must conform, provide price or wages subsidies, grant access to investment funds that only ask a modest return on investment, assign favourable fiscal or social measures, support pilot projects, and so on.

The researched cooperatives in care services and social housing all have agreements with (local) governments to offer services at a subsidised tariff or via direct payment (where clients are given a budget by the government to purchase care services). *Sunshine Care* receives its income largely through direct payments to those in need of care from the Department of Health. *RCH* and *CDS* develop their housing projects on municipal property. Also *HSB Risförbund* can count on government subsidies (up to 99% of the project cost, providing the development fits into a municipal plan and the cooperative submits to municipal audit). *Lilith* and *Landelijk Dienstencoöperatief* work with the system of service checks. In *SPES* and *Progetto92*, governments make buildings available where they can offer their services.

Ecopower and *Limburg Wind* have municipalities and provinces as partners and

also enjoy government subsidies. *Duwolim* is a civil society initiative that enjoys the support and trust of the province of Limburg and the Limburg municipalities. The Finnish municipality Eno has itself invested in one of the three incinerators for wood shavings on its terrain, which it then handed over to the management of the *Eno Energy Cooperative*. Finnish social security finances the projects of *Coop Hope*.

Governmental support, of course, is always bound to the rules on competition rights.

As concerns favourable fiscal and social measures, it should be noted that cooperatives with a social purpose and an 'asset lock' (community enterprises in the United Kingdom, the Swedish cooperatives societies of a non-profit nature and the Italian social cooperatives) may also, as businesses, enjoy favourable fiscal measures and gifts and may take on volunteers. In Belgium, this would also be (should be) possible in theory for (cooperative) organisations with a social purpose, but there is still policy work to be done in this field.

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Cera Steunpunt
Coöperatief ondernemen

Cera Chair on 'Social Entrepreneurship'

CONTACT

The Cera Chair on "Social Entrepreneurship" is a research and education institute based at the *Centre d'Economie Sociale van de HEC-Ecole de Gestion* of the University of Liège. It is financed by Cera. The Cera Chair aims to strengthen entrepreneurship and management in the social economy via research and education. Together with the *Cera Steunpunt Coöperatief Ondernemen*, it forms part of the *Cera Centre of Expertise for Entrepreneurship*.

More information:
www.ces.ulg.ac.be



VIONA (Flemish Interuniversity Labour Market Research Programme)

CONTACT

VIONA (Flemish Interuniversity Labour Market Research Programme) is a policy-making research programme. Its goal is to collect scientific knowledge about labour market developments and social economy as to increase the quality of policy decisions. It is an initiative of the Flemish Government and the Flemish social partners. The general lines of this research programme are set out by the Steering Group for Strategic Labour Market Research, consisting of the competent civil services, political advisors and social partners. The programme is coordinated by the Department of Work and Social Economy of the Flemish Government.

www.werk.be/onderzoek

