Cooperative Answers to Societal Challenges: 9 Insights from 2 x 9 Cases

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Introduction[2]

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 being introduced in fields such as: health care, child care, housing, mobility, renewable energy, sustainable production and consumption, and so on. This is often initiated by local civil society organisations, but is also often the result of the initiative of individual citizens. More than ever, the model supporting these initiatives is the cooperative model.

These cooperatives can be seen as 'social innovations' in the sense of "innovative responses to social challenges, 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" (Hubert, 2010).

The possibilities for the cooperative model to offer an adequate answer to societal challenges are also recognised by international institutions. On December 18, 2009, the United Nations announced the year 2012 as the *International Year of Cooperatives*. In 2002, the International Labour Organisation issued *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 the cooperative as an ideal instrument for Corporate Social Responsibility in a *Green Paper* regarding this topic (2001). In its *Policy Note on Social Economy 2009-2014*, the Government of Flanders stated that it wants to revive the principles of cooperative entrepreneurship as an instrument for an innovative and socially just economy and to support it via research, pilot projects, front-line information and advice.

In this paper, we present insights from case study research conducted within the framework of the Action Plan of the Flemish minister of the Social Economy, and the Cera Centre for Cooperative Entrepreneurship, as well as a research unit based at the Research Institute for Labour and Society of the University of Leuven financed by Cera, a Belgian financial cooperative that aims to invest in welfare and well-being and actively supports and stimulates cooperative entrepreneurship. Nine Flemish cases and nine cases from abroad – including Finland, Italy, the United Kingdom and Sweden – are analysed.

These countries were selected because they are European countries that have developed stimulating policy measures for cooperative entrepreneurship and the latter four countries have experienced a recent revival of cooperative entrepreneurship, especially in the field of social services.

First, we situate the search for cooperative provision of social services in the context of changing welfare states. Then, we describe the methods of data collection and analysis as well as of the case selection, the cases studied and the enabling policy contexts for cooperative entrepreneurship in the five countries of which cases have been selected. In the last paragraph, nine insights from these 2 x 9 cases will be presented. They may provide inspiration for the further development of 'place-based' (Bradford, 2012) cooperative social innovations, challenging the traditional co-operative model.

Cooperatives and the provision of social services

The increasing tension between tightening state budget constraints on the one hand and growing societal needs on the other hand has led welfare states all over the world to try to find ways to scale back public expenditures and responsibilities by persuading citizens and private organizations to engage in the provision and alternative financing of social services. In profitable markets, for-profit actors have developed; in others, philanthropic organisations and an increasing number of not-for-profit organizations pursuing social goals in an entrepreneurial way (Borzaga and Depedri, *forthcoming;* Borzaga and Spear, 2004; Galera, 2004; Spear, 2004). In some countries where private non-profit organizations traditionally have been partnering with governments to provide necessary social services, this model continues to prevail. However, even in countries such as Belgium, non-profit organizations are increasingly led in an entrepreneurial way; adopting the development of truly economic activities. New legal frameworks have been developed – though with limited popularity – in order to stimulate entrepreneurial attitudes and the development of commercial activities with a social aim (Galera, 2004). In other countries, the cooperative model has been used widely (e.g. Italy, Spain, Portugal) or is becoming increasingly popular (e.g. Québec), albeit in an adapted form, as an organizational arrangement to provide social services in a not-for-profit but nevertheless entrepreneurial way.

These evolutions have been stimulated and supported by the development of new legal frameworks for these 'social' or 'solidarity' enterprises, often as a response to bottom-up evolutions: 'social cooperatives' in Italy (1991), 'social purpose companies' in Belgium (1995), 'community interest companies' in the United Kingdom (1995), 'solidarity cooperatives' in Québec (1997) and Portugal (1998), 'cooperatives of social initiative' in Spain (1999), 'cooperative societies with a collective interest' in France (2001) and 'non-profit cooperatives' in Sweden (2006). Of course, one should be careful, and not

uncritically applaud "a subtle abandonment of the welfare state under the guise of partnership, efficiency and local targeting," offering "a poor form of welfare for the poor" (Amin *et al.* in Bradford, 2012). The evolution toward more private local initiatives should take place according to principles of devolution and empowerment. Along with authority, appropriate resources have to be transferred from central governments to local actors, guarding against off-loading or downloading of responsibilities by governments (Bradford, 2012).

Galera (2004) makes an interesting distinction between four different models of cooperative providers of social services:

- The *mutualistic model*: the cooperative provides services for members, according to the interests of members. Only members can make use of the services and are involved in the governance of the cooperative. In fact, this is the traditional cooperative model;
- The *sociological model*: the cooperative is more open to the interests and needs of the wider community and does not restrict its services, governance and financing to user-members;
- The *in-between model*: the cooperative is tailored on an ambiguous mutuality concept in which the pursuing of members' interests does not prevent cooperatives from reaching collective goals; and,
- The *quasi-public cooperative model*: the cooperative is a public enterprise, led and controlled by public authorities. This model is strongly influenced by socialist thinking and sees cooperative property as a special form of collective property.

The cases considered in this paper all take the form of the 'in-between model'. Since they are largely framed along the lines of the newest legal forms for social cooperatives in Europe, or have been exemplary for the development of the respective laws, this comes not as a surprise. According to Galera (2004), the new legal forms in Europe for 'social cooperatives' can be seen as 'in-between' models'. Some cases will be more situated on the 'mutualist-like' side of the continuum, while others will be situated more on the 'sociological-like' side.

2 x 9 cases

Methodology and selection of cases

In this paper, we present the results of case studies of cooperative health care, housing and renewable energy. Data on nine Flemish and nine foreign cases from Finland, Italy, the United Kingdom and Sweden were gathered via face-to-face interviews with representatives of these cooperatives and of cooperative movements, complemented

with document analysis. The Flemish cases were selected on the basis of a stock-taking exercise (a survey carried out in the fall of 2010) and earlier research conducted with the financial support of Cera, a Belgian financial cooperative holding that aims to invest in welfare and well-being and to promote the cooperative model and support its development in Belgium. A selection of cases was made on the basis of criteria such as: the age of the cooperative, the number of members, the type of members (natural persons, institutional members, or both) and of course, the sector.

The nine other cases were selected on the basis of prior interviews with representatives of the cooperative sector and policymakers. We focused on Finland, Italy, Sweden and the United Kingdom, because these countries have already established a tradition of cooperative entrepreneurship in the areas studied, and because the government policy in these countries is very stimulating with respect to the development of cooperatives.

Enabling contexts for cooperative entrepreneurship in the countries of the cases studied

In Flanders, the cooperative model was recently (re)discovered as a potential answer to societal challenges by the government, as well as by social organisations and individual citizens. In 2010, the Flemish minister of the Social Economy launched an Action Plan for the Promotion of Cooperatives in the fields of: social care, health care, personal care, childcare, housing, mobility, energy, sustainable production and consumption, and poverty reduction. The Action Plan focuses on research, information and sensitization, and support for developing cooperative initiatives in these fields, with financial support granted to pilot projects, as well as the development of advisory services for cooperatives. A network of academics and consultants with expertise in social and cooperative entrepreneurship was formed in 2011 with support from the government. They provide information and tailor-made advice for developing and existing cooperatives. In 1995, a law regarding the 'social purpose company' had been passed at the federal level, providing the opportunity to develop commercial enterprises with a social goal. This legal form, which is a transversal statute that can be adopted by any kind of company provided that it obeys certain rules, was not very popular in Flanders until recently. Though not required, the cooperative society is most suited for social purpose companies and more than 70% of them are cooperatives. Most recent figures show that the cooperative form as such is gaining recognition in the sectors of health and social care, the arts, as well as leisure and recreation. Whereas in other sectors, a decline in the number of cooperative societies can be observed, a significant increase in cooperatives (with paid employment) in aforementioned fields can be observed from 387 in 2008 to 415 in 2010 (Van Opstal, 2012).

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). The most recent figures show that in 2009, there were no less than 13,938 social cooperatives in Italy, of which about 8,000 provide social services in the realms of (health) care, personal services and education, along with some 5,000 work integration social cooperatives (Borzaga and Depedri, *forthcoming*). What is interesting about the majority of the Italian social cooperatives is their *de facto* multi-stakeholder character. This was a significant source of inspiration for – among other things – the development of the French '*Sociétés Coopératives d'Intérêt Collectif*' (SCIC) – or Cooperatives of General Interest (Fraisse, 2008). These social cooperatives open up the cooperative model from a member-oriented organisation to an organization that provides services and benefits for the wider 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 Italy.

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 by the British government in its promotion of the cooperative model. The former Labour government as well as the current Coalition government led by the Conservatives both have developed a keen interest in the cooperative model and are eager to support it as an instrument of community building and development, and as a vehicle to provide social services. There is no uniform legal status for cooperatives in the United Kingdom; however, the community interest company is often used for social purpose cooperatives.

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 and Nyssens, 2008). The Swedish cooperative models for childcare are an inspiration around the world (see for ex. Coontz and 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). *Coompanion* and its regional development agencies monitor and support the development of cooperatives in Sweden. Swedish cooperatives in general assume the form of an 'economic association'. Despite its associational form, it refers to genuine enterprises.

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

Cooperatives are organisations that are guided by the logic of business economics in the interest of their members in concern for the wider community

The cooperatives studied all aim to be efficient—their goal being to provide services according to an optimal price/quality ratio. 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, non-profit cooperatives that were examined, may appeal to gifts and subsidies, as well as volunteer work from members. This lowers personnel costs, despite the fact that working conditions (cf. infra). Personnel costs are furthermore kept low by avoiding bureaucratic procedures and a more horizontal division of labour. Lower personnel turnover also contributes to more efficient employment.

Cooperatives are 'member organisations', but access to membership is not necessarily limited to 'shareholders' or 'patrons'

In traditional cooperatives, being a shareholder grants entrance to membership. In consumer cooperatives and cooperatives targeting vulnerable groups, distinctions are made between different categories of shareholders, making it possible to become a member after paying only a very small member contribution. In *CDS* and *RCH*, for example, the tenants (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 Euros, but in social cooperatives other members than shareholders are recognized. In the Italian law concerning social cooperatives, the connection between membership and shareholding in this type of cooperative is loosened. Different stakeholders can be recognized as 'members' according to different types of 'contributions' they provide to the cooperative. Alongside shareholding, contributions may be member contributions

or prices for services rendered, work (paid or voluntary), gifts or interest-free loans and movable or immovable property. Different categories of 'members' have control and have a say in decision making. In the French law on '*sociétés cooperatives d'intérêt collectif*' and the Québec law on 'solidarity cooperatives', multiple stakeholder-membership is required.

SPES and *Progetto92* include employees, social organisations, volunteers, a cooperative of nurses and a type-B cooperative among their membership. *Sunshine Care, Lilith* and *Landelijk Dienstcoöperatief* place control of services in the hands of their clients. *JAG* also entrusts the control over services to the clients and their legal representatives, and also hands much work and responsibility over to concerned volunteers.

Social cooperatives can rely on benevolent capital

Cooperative capital is less expensive than external capital provided that the investors – who (often) also have a user-relationship with the cooperative – are not investing in the cooperative for speculative reasons. In traditional cooperatives, where members are users, members are user-driven. In consumer and producer cooperatives, members want a qualitative product or service for a good price. In worker cooperatives, members want fair compensation for their labour, possibilities for further education and training, and a participatory work organization. In social cooperatives, where member investors may not always be users, they invest out of personal or social engagement. They want to support the aims of the cooperative and contribute to welfare and well being of their community. 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 the 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' (meaning 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.

Cooperatives are 'empowering'

Cooperatives are created to provide products and services that are not (in the same way) offered by for-profits or the (local) government. They are developed as instruments for stakeholders who want to develop answers to their needs and expectations, and gain mastery over their lives (Rappaport, 1984). Participation, active involvement, control and critical awareness are key to this mastery (Zimmerman, 2000) and this is exactly what drives cooperative development. Thus, cooperatives are vehicles of 'empowerment'. For example, 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 and 2010; Vamstad, 2007); health and social care cooperatives develop services that are not offered by other players in the market or the government (Deller *et al*., 2009; Fisher *et al*., 2010; Girard, 2002; McCarthy and Mueller, 2009; Pestoff, 1991, 1995, 1998 and 2003; Pickin *et al.,* 2004; Scott *et al*., 2004); energy cooperatives pioneered in the field of sustainable energy; *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; *Ecopower* and *Limburg Wind* enable local communities to gain control over and share in the profits of sustainable energy production and so on.

By training their members to handle management tasks or provide practical support, the cooperatives help them – and particularly underprivileged members – to develop skills that can be of use elsewhere in society (e.g. in the labour market). This is particularly the case 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 primary cooperatives, the tenants themselves take care of the management and maintenance of the houses and common areas. Thanks to their training in meeting skills, social skills, management skills and their technical training within the cooperative, and their practical experience in managing their cooperative, they develop skills that enable them to find a job in the labour market.

Cooperative entrepreneurship is a way to achieve economic democracy

Members of cooperatives are involved in the decision-making process. In small cooperatives, all members are members of the board. In larger ones, systems of (indirect) representation are developed. In cooperatives that have both a Board of Directors and a General Assembly, it is the General Assembly that elects and controls the Board of Directors.

Voting privileges are always disconnected from contributed capital. The principle is 'one member one vote'. In Flemish accredited cooperatives and the social purpose companies, as well as in Italian social cooperatives, there is a system where certain categories of members have greater voting rights than others, but the voting rights are nevertheless restricted. In this way, one avoids having majority shareholders, but still ensures that categories of members that are smaller in number, but have much interest in the cooperative (e.g. the founders), also have a sufficient say.

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 on 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 accountable to all members.

Other systems of balancing the votes is to allot certain categories to the chairmanship or vice-chairmanship, or to allow co-option of board members by other board members, which 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. Members of larger cooperatives are also thoroughly informed about the functioning of the cooperative via other channels such as member newsletters (e.g. *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 they communicate in a very transparent way about the price setting. The cooperative invites its members – whom are not obliged to purchase their energy from the cooperative – to compare its price with that of other energy producers.

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 organizational capacity by working together in the context of second tier cooperatives. They achieve additional economies of scale and make a significant contribution professionalization, financial feasibility, and the potential for scaling up. Through education and support of the members, the latter can function in a way that is both cost-effective and empowering (cf. supra). It is doubled up cooperative entrepreneurship as seen, for instance, in housing cooperatives *RCH, CDS* and *HSB Riksförbund*. Also in the energy sector there is a tradition of working with second tier 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 financers.

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 provides financial and professional support to 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.

Cooperatives for high-quality labour

Research (Depedri *et al*., 2010; Vamstad, 2007) indicates, and interviews with employee representatives and multi-stakeholder cooperatives confirm that: good compensation, educational 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 working conditions also results in a higher level of employment satisfaction and a lower turnover of personnel. Also, the fact that members – especially in childcare, health and social care cooperatives – contribute to the production of the services offered, lightens the workload and ensures 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 who want to be involved because of their social commitment.

Cooperatives for high-quality provision of services

Offering high quality services at the lowest possible price is the alpha and omega of cooperatives. Various research studies (including Bessmer and Peterson, 2007; Fisher *et al*., 2010; McCarthy and Mueller, 2009; Nolan, 1997; Peeters, 2010, 2009 and 2008; Picken *et al*., 2004; Rowlands, 2008; Scott *et al*., 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. Furthermore, 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). Member consumers and clients also contribute to the quality of the services offered through their contribution to the management of the cooperative, and through other channels of member communication (e.g. member pages on websites, newsletters, member inquiries, etc.) where 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 renter-residents are held responsible for the management of their own housing has a positive effect on the quality of houses and the social cohesion in the neighbourhood. 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. *Progretto92*, 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. Admittance to this volunteer work is subjected to a strict selection process. They are also intensively trained by professionals who themselves are 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.

Governments are partners

Cooperatives in the areas of (health) care 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 offered 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 home and health care 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* operate through service vouchers.

In *SPES* and *Progetto92*, governments provide for the buildings in which the cooperatives 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 Finish 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 – such as businesses – enjoy favourable fiscal measures and gifts and may take on volunteers. In Belgium, this is possible in theory for social purpose companies (cooperatives), but there is still policy work to be done in this field.

Table: The cases according to their core characteristics

Name	Country	Sector	Type(s) of members	Democratic decision making	Profit distribution	Subsidies / Gifts / property use for nothing	External capital
CDS	UK	Social housing	Secondary coop	One member – one vote	No	Yes	Yes
CoopHope	Finland	Health care	Professionals	One member – one vote	No	Yes	No
Duwolim	Belgium	Energy	Social organisations, communities	One share – one vote but restricted to 10% of votes at GA	No	Yes	No
E.MM.A	Belgium	Elderly care	Social organisations, inhabitants from the neighbourhood, beneficiaries	One share – one vote but restricted to 10% of votes at GA	No	No	Yes
Ecopower	Belgium	Energy	Individual member investors (users and non users)	One member – one vote	Limited (max. 6% dividend)	Yes	No
Ecopuur	Belgium	Housing	Workers	One member – one vote	No	No	No
Eno Energy	Finland	Energy	Woodland owners	One member – one vote	Yes	No	No
HSB Riksforbund	Sweden	Housing	Secondary coop		No	No	Yes
Inclusie Invest	Belgium	Housing and care	Social organisations and individual investors	One share – one vote but restricted to 10% of votes at GA	Very limited	No	No
JAG	Sweden	Care	Users		No	Yes	No
Landelijk Dienstencoöperatief	Belgium	Home care	Social organisations		No	Yes	No
Lilith	Belgium	Home care	Workers	One member – one vote	No	Yes	No
Limburg wind	Belgium	Energy	Companies, investors, local communities, individual investors (all non-users)	One share – one vote but restricted to 10% of votes at GA	Limited to 6% dividend	No	No
Progetto 92	Italy	Social and health care	Workers, professionals, social organisations, beneficiaries, other friendly investors	One member – one vote	No	Yes	No
RCH	UK	Social housing	Secondary coop	One member – one vote	No	Yes	Yes
SPES	Italy	Elderly care	Workers, professionals, social organisations, beneficiaries, other 'benevolent' investors	One member – one vote	No	Yes	No
Sunshine Care	UK	Home care	Workers	One member – one vote	No	Yes	No
Wonen	Belgium	Social housing	Social housing companies and local communities	One share – one vote but restricted to 10% of votes at GA	Restricted (max. 6% dividend)	No	Yes

Notes

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Summary

An increasing number of people and organisations are (re)discovering the cooperative model. In Flanders – as well as in the rest of the world – grassroots initiatives are being introduced in fields such as: health care, child day care, housing, renewable energy, and so on. These initiatives are often brought forward by local civil society organisations, but also are often the result of the initiative of individual citizens. More than ever, the model supporting these initiatives is the cooperative model. In this paper, we present the results from case studies of cooperative health, social care, housing, and renewable energy initiatives. Data on nine Flemish and nine foreign cases – including Finland, Italy, the United Kingdom and Sweden – were gathered via face-to-face interviews with representatives of these cooperatives and of cooperative movements, complemented with document analysis. We present insights, which may provide inspiration for further development of cooperative social innovations; while at the same time, challenging the traditional cooperative model.

Resumen

Una cantidad creciente de personas y organizaciones están (re)descubriendo el modelo cooperativo. En Flanders así como en el resto del mundo, se han implementado iniciativas básicas en materia de salud, guarderías, vivienda, energía renovable y demás. A menudo son iniciadas por organizaciones de la sociedad civil, pero a menudo son el resultado de la iniciativa de ciudadanos individuales. El modelo que respalda estas iniciativas es más que nunca el modelo cooperativo. En este trabajo presentamos los resultados de estudio de casos de atención de la salud y social cooperativa, vivienda y energía renovable. Se recopiló información sobre 9 casos flamencos y 9 casos extranjeros (Finlandia, Italia, Reino Unido, Suecia) a través de entrevistas cara a cara con representantes de estas cooperativas y movimientos cooperativos, complementados con el análisis de documentos. Presentamos puntos de vista que pueden servir de inspiración para el futuro desarrollo de innovaciones sociales cooperativas, que a la vez desafíen al modelo cooperativo tradicional.

Résumé

Un nombre croissant de personnes et d'organisations découvrent ou redécouvrent le modèle coopératif. Dans les Flandres, comme dans le reste du monde, des initiatives au niveau local sont lancées dans les domaines des soins de santé, des services de garde de jour pour enfants, du logement, des énergies renouvelables et plus encore. Ces initiatives sont souvent lancées par des organisations locales de la société civile, mais elles résultent souvent de l'initiative des citoyens. Le modèle qui soutient ces initiatives est plus que jamais le modèle coopératif.

Dans cet article, nous présentons les résultats d'études de cas du modèle coopératif appliqué aux soins de santé, à l'assistance sociale, au logement et à l'énergie renouvelable. Des données sur 9 cas flamands et 9 cas étrangers (Finlande, Italie, Royaume-Uni, Suède) ont été rassemblées au moyen d'entrevues individuelles avec des représentants de ces coopératives et des mouvements coopératifs. Ces données ont été complétées par une analyse de documents. Nous présentons des idées qui pourraient être une source d'inspiration pour le futur développement des innovations sociales coopératives, tout en stimulant le modèle coopératif traditionnel.