### CENTRE FOR THE STUDY OF CO-OPERATIVES UNIVERSITY OF SASKATCHEWAN

### **Networking Diversity**

INCLUDING WOMEN
AND OTHER UNDER-REPRESENTED GROUPS
IN CO-OPERATIVES

—— Myfanwy Van Vliet ——

RESEARCH REPORTS SERIES #06.01



### NETWORKING DIVERSITY

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Creating Social Cohesion through Market Relations."

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# Including Women and Other Under-Represented Groups in Co-operatives

— Myfanwy Van Vliet —



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### CENTRE FOR THE STUDY OF CO-OPERATIVES

THE CENTRE FOR THE STUDY OF CO-OPERATIVES IS AN INTERDISCIPLINARY teaching and research institution located on the University of Saskatchewan campus in Saskatoon. Contract partners in the co-operative sector include Credit Union Central of Saskatchewan, Federated Co-operatives Ltd., Concentra Financial, and The Co-operators. The centre is also supported by Saskatchewan Regional Economic and Co-operative Development and the University of Saskatchewan, with the CUMIS Group making an additional contribution. The university not only houses our offices but provides in-kind contributions from a number of departments and units—Agricultural Economics, History, Management and Marketing, and Sociology, among others—as well as financial assistance with operations and nonsalary expenditures. We acknowledge with gratitude the ongoing support of all our sponsoring organizations.

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### **ABSTRACT**

Dand policies of equality, co-operatives have historically had limited participation from women and other under-represented groups such as Aboriginal peoples and people with disabilities. Under-representation is particularly notable in the areas of leadership and decision making. This historically disproportional representation of men and women, as demonstrated by co-operative guild history, and other under-represented groups still persists today.

This paper discusses the current forces of globalization that are challenging co-operatives to embrace diversity. Diversity can enable co-operatives to be more adaptable to change. It can also be a source of fresh ideas and innovation in the organization, all of which will strengthen the place of co-operatives in the global market and increase social cohesion in communities. Networking Diversity: Including Women and Other Under-Represented Groups in Cooperatives examines problematic issues that need addressing, such as overcoming heterosexism, discrimination, and barriers in management positions. Finally, this paper provides examples of areas where the co-operative sector has overcome boundaries of differences to meet the needs of under-represented groups, while becoming successful organizations in local communities.

### Introduction

This paper will explore the broad topic of changing boundaries of community. Globalization is exerting major changes on local communities, and cooperatives need to promote the acceptance of differences if they are to be successful ventures in the globalized economy. Primarily focussing on gender, but also discussing issues of race, class, and sexual orientation, this paper will examine the experiences of women and other under-represented groups with co-operatives in an attempt to encourage the promotion of diversity in co-operatives and thus enhance vital social networks.

As an analytical category, gender cuts across boundaries of class, race, ability, and sexual orientation. However, gender cannot be examined as an isolated category but must be considered within the political, social, and economic contexts in which it is situated. These different contexts make it impossible to lump all women together into one homogenous group. With that said, women do share some common experiences of exclusion, based on their historical exclusion from the public, economic sphere. While this paper will focus primarily on a gender analysis of co-operatives, parallel examples of the experiences of other under-represented groups will also be discussed where relevant.

## Barriers Faced by Women in Co-operatives: Historical and Current

### THE WOMEN'S GUILDS

OMEN'S GUILDS FIRST APPEARED IN ENGLAND IN THE LATE NINETEENTH century (Gaffin and Thoms 1993). Because co-operatives were men's organizations, the guilds emerged as a way for women to contribute to the co-operative organization and the community. Rusty Neal's Brotherhood Economics: Women and Co-operatives in Nova Scotia provides insight into women's early participation in the co-operative sector in Canada. In Atlantic Canada, many men believed the guild was simply for socializing, whereas most women recognized the importance of the social networking opportunities it offered, which "met some very real needs for its members and for the larger community" (Neal 1998, 50). As an example of its activities shows, the guild provided much more than a chance for women to "gossip": "The Guild raised money for the local co-operative, contributed financially to the Co-operatives Congress of Canada, organized and sponsored educational and social events like theatrical and choral events, and the massive parades and picnics that were so common in the area" (50–51). The guild was clearly providing the community with a lot more than simply a socializing opportunity for the women. Guilds allowed women "the opportunity to influence their larger social worlds: they networked, organized social events, talked about co-operatives, and sponsored public lectures. Sometimes economic and political issues had priority: the Guild sponsored soup kitchens in desperate economic times, children's activities for co-operative education in better times, and public lectures on economic matters in most times" (62).

Because guild activities were viewed as social activities, not work, the economic contributions of the women were not acknowledged. Citing the work of Tom Webb (1993), researchers Hammond Ketilson et al. (1998) call attention to the fact that

the general tendency in our society to compartmentalize the different activities in our lives has resulted in a divorce from the economic. Furthermore, the drive of the capitalist-based economic system to return maximum profit means that social activities are often seen as impediments to economic activities. This gives a distorted view of the realities of life. It is vital to keep in mind that a complex relationship exists between social and economic roles, and that these roles will affect each other within both the co-operative and the larger community (187).

The dichotomous interpretation of social activities not yielding economic benefits is not supported by the many researchers of social cohesion, who assert that the benefits of strong social capital are a direct cause of economic success in a community. Robert Putnam's study of Italian communities, for example, showed that they "have become rich because they were civic. The social capital embodied in norms and networks of civic engagement seems to be a precondition for economic development, as well as for effective government" (1993, 3). Furthermore, Putnam argues that women's informal networks, maintained through social activities, are extremely important and actually make women "more avid social capitalists than men" (2000, 95).

George Keen, secretary of the Co-operative Union of Canada in the early twentieth century, recognized and extolled the consumer power of women, declaring that "the success of consumer societies depended a great deal more upon the interest and support of women than of men" (Neal 1998, 25). He proposed that women could best serve the co-op movement by demonstrating thrift and loyalty, as well as "by encouraging children to become co-operators, and by patronizing co-operatives" (Neal, 63). Margaret Llewellyn Davies, general secretary of the British Women's Co-operative Guilds from 1889–1922, advocated a larger role for women, believing that women should undertake not only the educational and political work of guilds but also that of co-ops. Neal explains that "for Davies, the role of women in consumer co-operatives was explicitly political and the success of women's self-management ensured the success of the larger Co-operative movement. Self-managed Women's Guilds were the only way women could 'obtain the experience and self reliance which is necessary for really effective work" (60–61).

In the Nova Scotian British Canadian Co-operative, both men and women felt an

atmosphere of equality prevailed. One member reflected that "women seemed to have as great a part in the store [as men]. I don't think there was any idea that women couldn't do this or couldn't do that" (Neal 1998, 41). In reality, however, as Neal points out, jobs in the co-op were still divided on the basis of gender. The sexual division of labour resulted in a male management structure with female employees working in departments such as clothing and dry goods. There was also a gendered wage differential, with men being paid more than women and men's wages increasing at a faster rate than women's (44). Neal also calls attention to the fact that "the British Canadian Co-operative sacrificed the British model of male dominance which characterized the larger Canadian Co-operative institution. Only men could serve on the Board of Directors, and men always outnumbered women as employees" (60). Thus from the earliest days, women experienced exclusion from full participation in co-operatives, namely, from any role in the decision-making process.

However, women also experienced many benefits from co-operatives. The dividend that accompanied membership and purchases was considered a big attraction. Neal reflects that "in an economy that made women dependent on men and paid them wages much lower than men's, women used the dividend as currency and savings, as a form of personal income" (48–49). Others used the dividend as a backup during hard times such as unemployment or a strike. The dividend provided women with a unique form of savings that consumerism in a non–co-operative would never have allowed.

### Women's Organizations and Co-operatives

At the outset at least, co-operative principles appear to be compatible with the goals held by women's organizations. Both movements rely on people coming together to collectively solve individual problems. According to a board member of a women's organization in Vancouver, co-ops provide an opportunity for women to "secure full-time, permanent employment for fair wages and long-term control over a viable business for our membership and other marginalized women in the community" (Conn 2001, 34). Additionally, collective decision making and the ability to exert some control in the workplace are common features of both types of organizations. Conn maintains that women's organizations and co-operatives have a lot to offer each other, including resources and support.

However, Conn (1990) is also critical of the co-op movement, proposing that:

- 1) co-op sector practice mirrors the dominant culture's attitude towards women in critical ways that disempower women co-op members, and
- 2) the co-op sector does not necessarily challenge the social-economic structure which maintains class, race and gender inequality (5).

While the co-op movement can empower some women by offering them increased economic control, the movement still remains entrenched in a system that hinders efforts to achieve true equality.

### Barriers in Management and Board Positions

As the above discussion of the guilds has shown, historically women have encountered many barriers when trying to gain places on co-op boards or management positions. One of the major obstacles was the fact that family membership was often held in the man's name. Without memberships in their own names, women were unable to vote and therefore unable to assume board positions. Situations exist where women are still unable to elicit the necessary support from male board members who wish to preserve a male-dominated decision-making structure. Ferne Nielsen (1998) speaks about the antagonism she experienced from one male Wheat Pool employee who refused to send in her membership application (68). Theis and Hammond Ketilson (1994) also demonstrate that the current situation has not radically improved. They document females considering board positions having experiences ranging from "unexamined assumptions to overt sexism and sexual harassment" (21) and provide recommendations that should be adopted by co-operatives wishing to overcome barriers and promote diversity in their organizations (41–49).

Bureaucratic culture is another barrier faced by women co-op members. The time and location of meetings can be in direct conflict with women's family responsibilities. Despite their enormous presence in the paid labour force, women are still disproportionately responsible for most of the work in the unpaid, domestic sphere (Jackson 1996). Women's time is thinly stretched between paid work obligations and family responsibilities, leaving little time for social or work events, travel, and volunteering. This lack of time for community activities

could be seen as negatively affecting social cohesion within the community. If more men were to share equally in family responsibilities, there would be more time for women to partake in socially cohesive activities. In the meantime, co-operatives could reduce the barriers by taking such measures as increasing employee flexibility.

While the unequal responsibilities of men and women in the private sphere may be considered normal in most workplaces, there is an expectation that equality will be better promoted in the co-operative sector. The co-op principles encourage gender equality. For this reason, women and other marginalized peoples may be especially disappointed and frustrated when they encounter inequality in their co-operative organization.

In their article on women in Japanese co-operatives, Craig and Steinhoff (1990) point out an irony often experienced in co-operatives: while co-ops are usually initially formed to empower members, as time goes by, members often feel less powerful because the co-operative management gains control (50–51). If management were to accurately reflect the diverse needs and interests of their members, perhaps members would not feel disempowered.

### MANAGEMENT STYLES

Co-operative Association, Carol Hunter (1998) claims that women adopt a more "interactive" management style as opposed to the "command-and-control" approach used by men. She further argues that women's management styles are "less hierarchical, more consensual and co-operative, and more communicative" (5). Hunter also believes that women managers make more efforts at team building than do their male counterparts. Fairbairn et al. (1995) note several studies showing that men employ a "top-down hierarchical model" of thought, while women tend to think in "more relational terms, balancing the differing needs and obligations of the many relationships in which they function" (40). The model of thought more often used by women is useful in co-operatives, where diversity can contribute to the strength of the organization.

While there may be differences in management styles, one must be wary of making generalizations or forming sexual stereotypes, which often portray women as natural nurturers who are gentle and caring, while men are depicted as strong and domineering. These stereotypes are harmful to everyone. Women do not have to be represented as motherly beings who resist conflict and should therefore be promoted as good managers. Women should be on boards simply because "as democratic organizations, co-operatives need to represent their membership and the communities in which they are situated" (Hunter 1998, 8). To get more women on boards, the argument needs only to focus on equal representation and not the contentious proposition that women are better leaders. Similarly, Barclay (1991) proposes that co-operatives should not be as concerned with the differences between men's and women's management styles, but should focus on achieving and maintaining gender balance in the organization.

While it has been shown that women have valuable skills and management styles to contribute to the co-operative sector, it should be noted that people from other racial and socio-economic backgrounds will also have skills and management styles that can make a positive contribution to an organization.

### GLOBALIZATION, CO-OPERATIVES, AND WOMEN

### CO-OPERATIVES AND GLOBALIZATION

A "Co-operative Membership and Globalization" research proposal (2002) as "the growth of 'supraterritorial relations' among people" (Scholte 2000, 46), creating a situation of "complex connectivity" where a set of linkages "now bind our practices, our experiences and our political, economic and environmental fates together across the modern world" (Tomlinson 1999, 2). Globalization is not a new concept; as Fairbairn et al. (1995) point out, the notion of globalization has been around for at least two centuries and furthermore is "built into the structure of the market economy itself" (8).

Fairbairn et al. (1995) argue that rather than being a threat to co-operatives, globalization is the reason for their very existence: "It is globalization that creates the need, which in turn creates and sustains co-operatives — the need to combine the capital and spending power of many in order to survive or shape social-economic change. Communities learn to co-operate precisely because they are challenged by the forces of the international market" (8).

Co-operatives arise where there is a need for them, often serving people or places whose needs are not being met by the larger market. Presumably, co-operatives should see a rise in this need because so many marginalized peoples are falling through globalization's false promises of economic security, better employment, and interconnected communities.

Brown (1997) reminds us that "the market should serve social values, not shape them" and that "the purpose of the economy [is] the service of community" (76–77). Currently, globalization is increasingly making the market dominant over all other aspects of society. Brown reflects that "while locally rooted, co-ops are often part of regional, national and international federations, and have the opportunity to participate in international trade and production linkages which may offer the potential for an alternative to globalism à la multinational corporation" (66). Because so many people are being excluded from the globalized market, co-ops should promote diversity in their organizations and thus provide an alternative to these exclusions.

#### Women and Globalization

Bergeron (2001) claims that globalization is resulting in the feminization of the workforce, observing that factories often prefer female employees because of their "nimble fingers" and the fact that they are less likely to unionize and are more docile and submissive than male employees. This preference has resulted in a change in the work structure towards "temporary, part-time and home-based work" (990). Bergeron argues that it should not be accepted as a given that globalization needs to be exploitative: "Economic globalization is envisioned as dominant, unified, intentional, counterpoised to the subordinate and/or disunified nation-states, communities, and social movements that attempt to resist its power" (997).

Bergeron also discusses how women faced with economic challenges create alternatives.

Through their social networks, women in Tanzania established both formal and informal economic alternatives to multinational capital, using the money gained from employment at multinational corporations to start up food and housing co-operatives and provide legal services for fellow workers. "In this context, these women use multinational capital to foster the development of alternatives, including co-operative alternatives, to capitalism" (999). While the formal economy in these women's communities may not be responsive to social values, these women have found ways to make the market serve the community.

While warning against combining all women's experiences into one unified global feminism, because it is important to recognize women's diversities, inequalities, and differences, Bergeron sees an opportunity to connect these women's experiences to the larger society. She reflects:

While these forms of resistance are aimed at altering and/or taking control of economic conditions, they have transformed women's sense of individual and collective identity as well, as they renegotiate their places in the household, workplace, and community.... These experiences and efforts serve to challenge the public-private boundaries of these women's lives, including the boundary between productive and reproductive activities that is frequently presumed in discussions of powerful global capital 'economic' processes and their fragmented, marginal and inconsequential 'non-economic' others.... They also challenge the boundary that is often drawn between the global and the local. These cases demonstrate that such boundaries are indistinct as the local penetrates the global and vice versa (999).

These alternative economic actions show that there is not just the one market assumed by globalization but rather several markets, some of which allow women, and potentially other marginalized peoples, to have power and benefit from their economic participation.

## Social Cohesion, Diversity, Networks, and Diffusion of Innovations

### Social Cohesion and Diversity

A Cohesion, social cohesion can be defined as "the ongoing process of developing a community of shared values, shared challenges, and equal opportunities within Canada, based on a sense of trust, hope and reciprocity among all Canadians" (quoted in Jenson 1998, 4). The social cohesion literature is adamant that diversity is necessary: "The real challenge for conversations about social cohesion is to identify the mechanisms and institutions needed to create a balance between social justice and social cohesion" (Jenson 1998, 36). We need to learn how to respect and promote diversity while working together towards a common goal.

In her work on social cohesion, Jenson (1998) discusses the important influence of employment and economic participation on people's identities, expressing concern that "economic exclusion ... leaves people fragile, isolated and apathetic" (24). Women and marginalized peoples are disproportionately represented on the lower rungs of the labour force and are often excluded from active participation in the economy. Hammond Ketilson (1998) contends that "participating in co-operatives enables women to, perhaps for the first time, invest in an enterprise. When you own part of a co-op, you own a piece of the economy. 'To those who hold the minor share of the world's power, comes a new discovery: as long as you own something you can change it'" (16). Co-operatives have the opportunity to promote diversity, thereby strengthening their organizations and engaging marginalized peoples in meaningful employment, the result of which would be stronger communities from which everyone would benefit.

Diversity is seen as vital in maintaining not only co-operatives but entire rural communities as well. Ikerd (2001) predicts that

communities that survive and prosper during the rural renaissance will be culturally diverse. Diversity will be an important source of creativity, innovation, and synergistic productivity, and will be an important aspect of quality of life in rural areas.... Communities that fail to meet the challenges of the cultural renaissance will be unlikely to provide the quality of life necessary to participate in the economic renaissance as well (231).

In order to cultivate healthy, vibrant communities, it is necessary to challenge the boundaries of rural and urban communities by being open to "outsiders" and differences.

The diversity of membership interests and needs has often been perceived as a burden to co-operatives. Fairbairn et al. (1995) point out that co-operatives should be envisioned as functioning within a holistic system where "diversity brings strength and stability because the components, the people, are free to find their own niches that support the community and are rewarded for doing so" (39). This model is in stark contrast to a goal-focussed mechanical system, such as a large corporation, where complexity is believed to bring failure.

Flora et al. (1997) discuss two components of Entrepreneurial Social Infrastructure (ESI) that are important for promoting diversity in communities. They define ESI as "a particular format for directing or converting social capital into organizational forms that encourage collective action" (627). The first component is "Legitimacy of Alternatives," wherein an ideal community acknowledges different meanings for objects and relationships. Where this component exists, people are entitled to voice different opinions and ideas and, despite differences, everyone respects each other. Problems that arise from differences are thoroughly discussed and alternatives proposed early on in any decision-making process. In communities where there is high ESI, people are not morally judged by voicing their opinions, and politics are depersonalized. Where there is legitimacy of alternatives, it would be more likely that people from under-represented groups would participate in decision making, given that diverse ideas are encouraged in the community. The second component will be discussed in the next section on networks.

#### NETWORKS AND DIFFUSION OF INNOVATIONS

Networks can be defined as the connections among people that allow for communication and the sharing of both theoretical and practical forms of knowledge (Hammond Ketilson et al. 1998). Knowledge given and taken from networks can be recycled and used to formulate new knowledge. Because knowledge can be passed along through the network, and added to as well, having a network can increase the total knowledge in a group. Hammond Ketilson et al. comment further that as members of local communities, "We are now connected not only with our immediate neighbours, our neighbourhood, our community, and nearby towns, but through technology, with other communities across the country and around the world" (35). Networks are important to co-operatives because social relationships often increase networks, which leads to an increase in the spread of knowledge.

"Network Qualities" is the second component of ESI proposed by Flora et al. (1997, 629), who argue that inclusivity is a vital feature of community networks and that diversity in the networks must be acted upon if it is to be fostered in the community. Flora et al. foresee many benefits arising from diverse networks, ranging from more options and alternatives, to a "broad definition of community," to "better negotiated decisions" (629).

Another central aspect of networks is the diffusion of innovations, which refers to "the spread of ideas, opinions, and products" (Valente 1995, xi). This research and theory is therefore central to understanding how diversity can be promoted in co-operatives and in the communities in which they are situated. For example, if change is to occur or new innovations are to be adopted, it is necessary to identify the "movers and shakers" in the community. According to innovation theory, others will be more likely to adopt the innovation once the movers and shakers have taken it on (132). In the case of diversity, finding key community members who support it should encourage others to do the same.

### DISCRIMINATION

wishes to promote diversity. Barclay (1991) defines discrimination as making "a distinction in favour of or against a person or thing on a categorical basis rather than according to actual merit" (28). Discrimination takes two main forms. The first is individual discrimination, which refers to personal attitudes and opinions; it can include sexist, racist, or homophobic language, social exclusion, and sexual harassment. The second is systemic discrimination, which refers to "organizational rules and procedures which often are not intended to discriminate, but do so" (28). This form of discrimination includes such things as the white, male-dominated corporate culture, exclusionary corporate policies, and exclusionary membership criteria. Discrimination is often an invisible and sometimes even unconscious factor in maintaining the status quo and thus preventing diversity from occurring in organizations. Clear and enforced organizational antidiscrimination policy, antidiscrimination training, and educational workshops and materials will all help to increase awareness of this issue. These efforts should make members feel more comfortable in reporting any discriminatory behaviour they may experience, and secure in the knowledge that the organization will take action to prevent it from recurring.

### SEXUAL ORIENTATION

AVING A DIVERSE ORGANIZATION IS NOT SIMPLY A MATTER OF EXTERNAL appearance. It is also important to look at issues surrounding sexuality that may be barriers to nonheterosexual people becoming involved in co-operative organizations. While co-ops

may be taking measures to promote the acceptance of women and Aboriginal peoples, gay, lesbian, bisexual, and transgendered (GLBT) members may feel reluctant to reveal their sexuality or to get involved with the co-op sector. Co-operative organizations should strongly support and advocate a position of tolerance and acceptance for all members, regardless of sexual orientation. While there may well not be an overtly homophobic atmosphere, there may be heterosexist comments, attitudes, and policies that should be addressed. For example, in the Proceedings from the Women in Co-operatives Forum, Alice Brown (1998), former director of the Calgary Co-operative Association, gives advice to women trying to become co-op board members. She tells them that support is vital and states: "Your spouse is also a good source of insight. After all, he knows how men think" (44). While this is obviously not intended to be a homophobic comment, there is an assumption that all women are in heterosexual relationships. Women co-op members who are in nonheterosexual relationships may feel alienated by this advice. All members should feel comfortable discussing their personal and family lives should the need arise. In many workplaces, GLBT employees do not reveal to their co-workers any information that might give away their sexual orientation, for risk of exclusion, intolerance, and hatred. So, while some employees spend their breaks talking about what they plan to do with their husband/wife that weekend, other employees feel they must remain silent. This does not lead to a healthy, supportive, safe, work environment. Co-operative organizations have a responsibility to reflect their membership in the community, and many of these members may be GLBT. Co-operatives should strive to be positive spaces for all people. Like most other organizations, co-ops have not given much attention to issues concerning sexual orientation. It would therefore be beneficial to see research done on the experiences of, and barriers encountered by, gay, lesbian, bisexual and transgendered members.

## Two Success Stories of the Co-operative Sector Bridging Community Boundaries

THIS FINAL SECTION WILL BRIEFLY DISCUSS TWO EXAMPLES OF HOW THE co-operative sector has tried to bridge the boundaries to people from two marginalized groups — Aboriginal peoples and people with disabilities.

### ABORIGINAL CO-OPERATIVES

Considering the large, and increasing, Aboriginal population in Canada, it is vital that cooperatives promote diversity by involving Aboriginal peoples in their organization. Among other recommendations, Hammond Ketilson et al. (1998) advise that co-operatives need to "develop appropriate services and capacities; pursue goals in employment; appoint Aboriginal liaison committees, and seek partnerships with Aboriginal bands, councils, and development authorities" (viii).

Hammond Ketilson and MacPherson's report, *Aboriginal Co-operatives in Canada:* Current Situation and Potential for Growth (2001), reveals that Aboriginal co-operatives are concentrated primarily in the retail sector and are also found in the housing, credit union, and fisheries sectors, but are not yet established in the social sector (such as health care and child care). Like other co-ops, Aboriginal co-ops have developed from a need in the community.

The Kahnawake First Nation, near Montreal, where the traditional banks were not meeting the needs of local residents, is one example. Hammond Ketilson and MacPherson report that the banks had "little or no awareness of Aboriginal laws and culture, and had been reluctant to do business in the community" (39). Additionally, lending criteria were based on employment expectations that were unrealistic for people living in a community where

employment is often seasonal. With the establishment of the Caisse Populaire Kahnawake, the new lending criteria "recognized the cultural realities of the First Nation, thereby providing a mechanism to support personal and business loans, assisting with economic development in the community" (39–40). This is just one of the growing number of examples that demonstrate how co-operatives can be established to meet the needs of diverse groups of people and help build stronger communities.

### SOCIAL SOLIDARITY CO-OPERATIVES

Social solidarity co-operatives cover a broad category of organizations that serve a diverse membership with needs such as housing, employment, food, and education. Membership is composed primarily of people who are usually marginalized in society, and these co-ops have been especially successful in serving the needs of people with disabilities, both mental and physical.

A successful example is Winnipeg's l'Avenir Community Co-operative, which was established with the purpose of providing "the supports which will enable people with mental and/or physical disabilities to live with dignity, fulfillment and security" (Wetherow 2000). This housing co-operative grew out of the desire of people with disabilities to be more involved in the decisions being made about their daily lives. When it became apparent that the combined housing and service provider was not meeting their needs, they started a co-operative. Innovative policies such as allowing "children with disabilities and adults who face extensive communication or decision-making challenges [to] share a joint membership with family members or other designated representatives" (Wetherow) enable a more diverse membership to be involved in the co-operative. On a larger scale, this organization demonstrates that the co-operative model can meet the needs of many diverse people and can be modified to include even more.

### Conclusion

For all, and co-operatives should therefore strive to embrace and promote these principles. Co-operatives have the time and the capacity to be patient and to encourage equality and diversity, even if profits do not immediately increase. Co-operative organizations need long-term vision to recognize that equality and diversity will actually lead to stronger businesses. They do not have to abandon hopes of being economically successful, but their economic and the social aspects need to become more balanced. MacLeod (2002) reminds us that if co-ops "are not a very strong and powerful business system, [they] will not be able to do much social good" (28). Co-operatives must not sacrifice the social sphere by allowing themselves to be caught up in globalization's domination of the economic sphere. They also need to learn how to accept and promote diversity within their organizations if they are to succeed in the new globalized era. Reaching out to diverse groups of people will strengthen co-operatives by inviting innovation, creativity, and fresh perspectives into the organization. Accepting and promoting diversity will allow co-operatives to be more adaptable to change and will strengthen communities by ensuring that the needs and interests of all members are equally represented in the organization.

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