









Lessons from Global Co-operative Development



**co-operative
party**



International Year
of Cooperatives

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Introduction

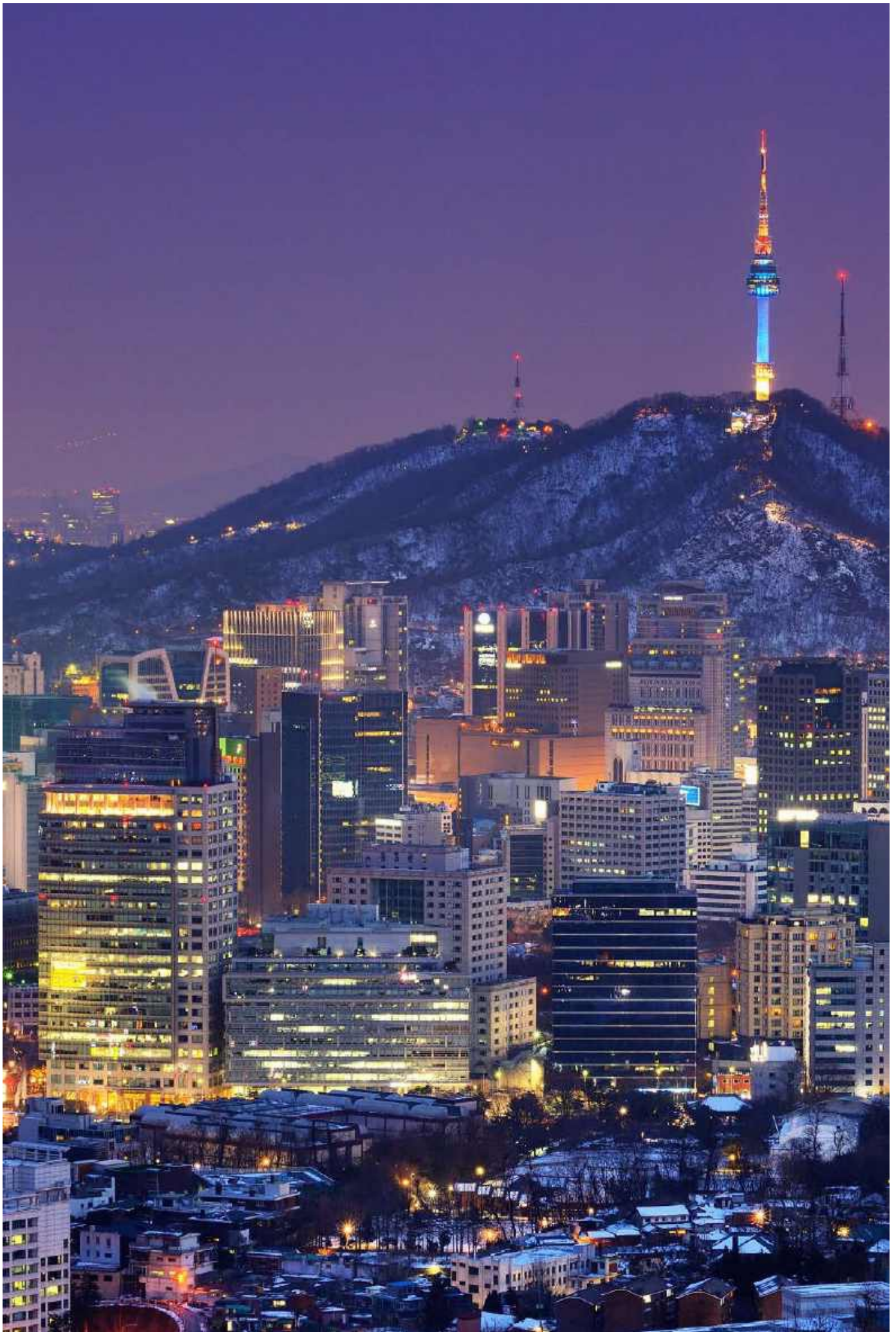
The Labour Government's world-leading commitment to double the size of the co-operative sector across the UK marks a historic recognition of the importance of the movement to building a fairer, inclusive country. 2025 is the UN's International Year of Co-operatives, a celebration of a movement of over 1 billion members worldwide, with a turnover equivalent to the 8th largest economy on Earth¹. This pamphlet reflects the successes of co-operatives in transforming lives across the world – providing examples on how governments can use co-operatives to deliver on key missions and meet socio-economic challenges.

The co-operative model delivers a multitude of benefits to members, workers, customers and the wider economy. Evidence indicates the significant advantages co-operatives can have in terms of productivity, pay, resilience, community wealth, decarbonisation and wellbeing². Seizing on these advantages through co-operative growth will be vital to improving living standards, strengthening communities and reducing inequality in our society.

While the UK was the birthplace of the modern co-operative movement, it is no longer the leader in co-operative development and density when compared to international peers. A decline in Government support and waves of demutualisation since the 1980s has led to a comparatively smaller sector, trailing many other countries – particularly in terms of housing, banking and agriculture³.

The evidence in this paper demonstrates that policymakers can achieve substantial co-operative growth when an effective framework and supportive system is put in place. This paper looks at the lessons which can be drawn from leading examples of co-operative development at a national and regional level from across the globe.

The paper will cover South Korea's historic achievement of doubling the size of its co-operative sector in the 2010s – driven by enabling legislation and supportive governance. It will further look at how Italy, Spain, Sweden and France have become leading co-operative economies, assessing the mechanisms and policy levers each country has used to achieve growth. It will conclude by drawing lessons from these experiences on how Britain can once again become a world-leader for co-operative development.



South Korea



South Korea has a rapidly growing co-operative sector, with significant presence in agriculture, credit provision and social welfare. Korean Governments – particularly the Moon Jae-In administration – have viewed co-operatives as an effective way of meeting social and economic challenges – including inequality, lack of financial inclusion and the rising need for social care.

South Korea's achievement of doubling the size of the co-operative sector is potentially the most striking example of recent co-operative development and the most similar to the Labour Government's ambitions in the UK.

South Korea

Co-operative Development System



While South Korea has a tradition of co-operatives dating back decades, the introduction of the Framework Act on Co-operatives (FAC) in 2012 was a landmark moment for co-op growth. The new legislation unified the various laws which governed co-operatives in different sectors, including where they had traditionally been dominant, providing co-operatives the opportunity to expand into all sectors of the economy⁴.

The FAC simplified the co-operative start up process – lowering the number of people required to form a co-operative to 5, reducing the costs in setting up a co-operative and creating clearer legal definitions. The new legislation provided a clear definition between more enterprise focused co-ops and social co-ops, taking inspiration from the Italian model. This legal definition enabled growth in sectors with previously little co-operative presence – including social care, education and employment services.

As a result of the FAC, it became far easier for co-operative entrepreneurs to set up a new enterprise – particularly for underrepresented groups such as young people, older people and those with limited capital. The FAC received bipartisan support from the Government and opposition – with the Government identifying co-operative and social economy growth as a core way of meeting socio-economic challenges in a rapidly aging country.



Masterplans

The Ministry of Strategy & Finance develop Masterplans for co-operative growth every 3 years, with this being established through the FAC. The masterplans are made in partnership with external stakeholders – co-ops, academics, etc. The Ministry develop the masterplan from the interviews with external stakeholders then hold a final consultation on the masterplan before it is finalised. The masterplans include targeted sectors, regulatory and policy changes and lay out objectives for growth – in keeping with the South Korean tradition of developing economic plans which lay out a strategy for growth.

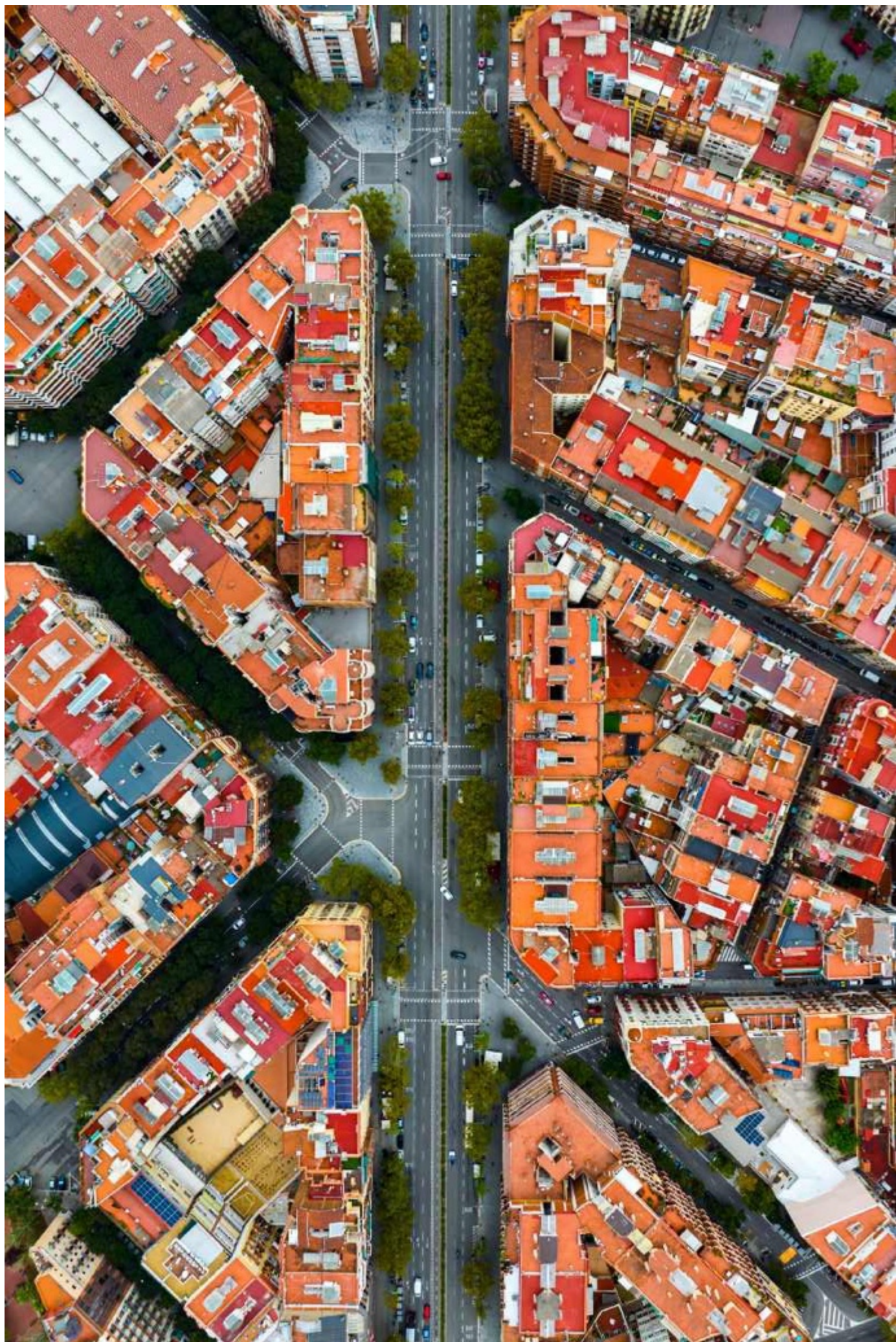
The initial Master Plan for Co-operatives focused on building a favourable environment for cooperative development and fostering co-operatives in strategic sectors⁵. The Second Master Plan for Co-operatives was enacted to strengthen co-operatives' independence and improve public awareness of the co-operative model – an issue which has held back growth in many countries.

Government support

The South Korean Government provides a broad range of support to different types of co-operatives, led principally by the work of the Korea Social Enterprise Promotion Agency (KOSEA) – which focuses on the growth of social co-operatives. Since the enactment of the FAC in 2012, KOSEA has held a leading role in facilitating the social co-operative sector's rapid growth, by providing support, subsidies and funding to co-operatives and social enterprises across the country. KOSEA provides a range of non-financial business support and wider resources such as office space to social co-ops.

Numerous government ministries have responsibility for supporting enterprise-oriented co-operatives. The Ministry of SMEs & Start-ups is the primary department, which supports and incentivises start-up co-operatives, providing finance and guarantees to assist growth along with the Ministry of Economy & Finance⁶. Ministries responsible for tourism, housing, education, and agriculture all have policies targeting co-operative growth in their sectors.

The Korean Government has used procurement extensively to support co-operatives – both at a national and local level. Social co-operatives are privileged in public sector procurement – with local government in particular working with these co-operatives as key delivery vehicles for social care, childcare, elderly care and job creation for vulnerable populations.



Catalonia, Spain



The Spanish autonomous region of Catalonia is a notable example of where a regional government has used its devolved powers to lead the way on co-operative development and building a social economy. Successive progressive administrations have focused on building up the ‘social and solidarity economy’ (SSE) to create a more inclusive economy for the region – with co-operative development being a cornerstone of this agenda. This reflects widespread support for the model in Catalonia, with 81% of the population believing co-operatives should have a greater role in the economy⁷.

Over the recent decades, the Catalan co-operative and social economy has risen to approximately 8 – 10% of the region’s GDP, with the same share of its workforce⁸. Catalonia has emerged as Spain’s leading region for co-operative density – with the region’s co-operatives now making up almost a fifth of Spain’s total co-operatives – close to 5,000 co-operative enterprises⁹.

Catalonia, Spain

Co-operative Development System



The Government of Catalonia's primary mechanism for co-operative development is the Ateneus Network. Established in 2016, the Ateneus system aims to build co-operative ecosystems at both a local and wider regional level, facilitating the development of new co-operatives and social businesses in different sectors. The Ateneus network brings together approximately 120 private and public organisations in support of co-operative development, with the Government of Catalonia acting as the overall convenor and funder.

At present there are approximately 14-15 Ateneus hubs – which provide a variety of services to new and existing co-operatives. The services provided include:

- Business incubation
- Training & mentorship
- Support with business transition to co-operative or employee ownership
- Networking and awareness raising activity
- Facilitating peer-to-peer networks

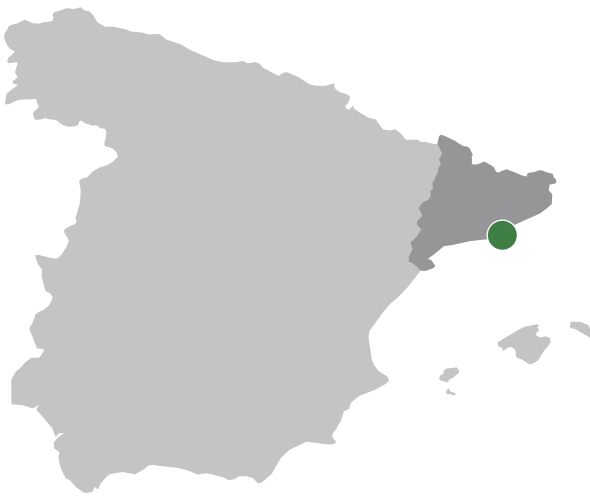
The creation of the Ateneus system has coincided with a significant rise in the establishment of new co-operatives. Between the start of the new system in 2016 and 2022, the creation of new co-operatives increased by 46% compared to the previous seven years, with approximately a quarter of Catalan co-operatives being established during this period¹⁰.

Procurement is a significant part of the co-operative development process in Catalonia. The regional government has used its powers over public procurement to establish a system which targets growth in the SSE sector – including enacting social criteria in its contract tenders and reserving some tenders exclusively for SSE organisations¹¹. The framework in particular awards social enterprises which meet the 'social enterprise seal' requirements – including common co-operative features, such as democratic governance models and profit reinvestment. This has aided the rise of social care co-operatives as a principal provider of services in Barcelona and wider Catalonia.



Case study

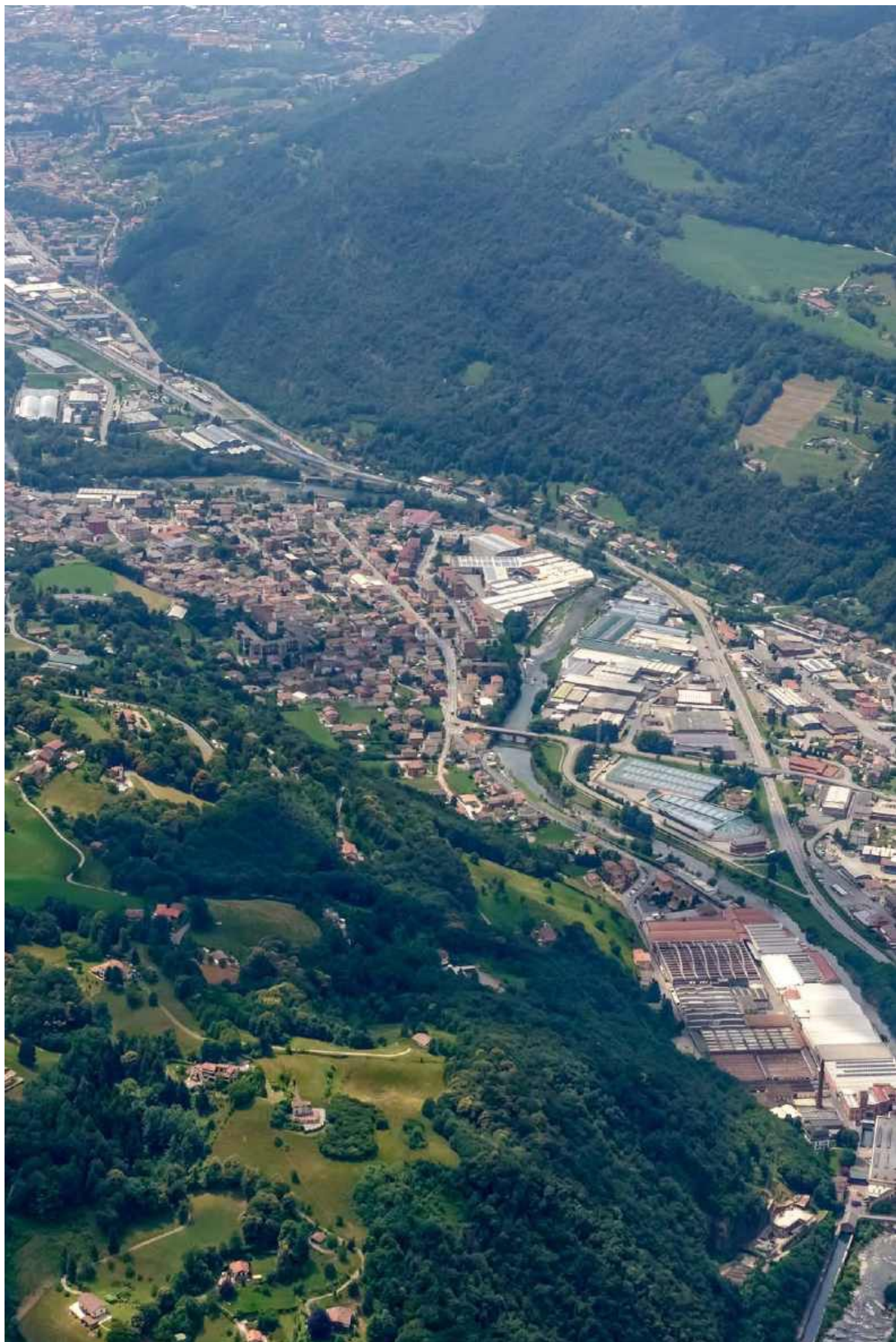
Suara Co-operativa



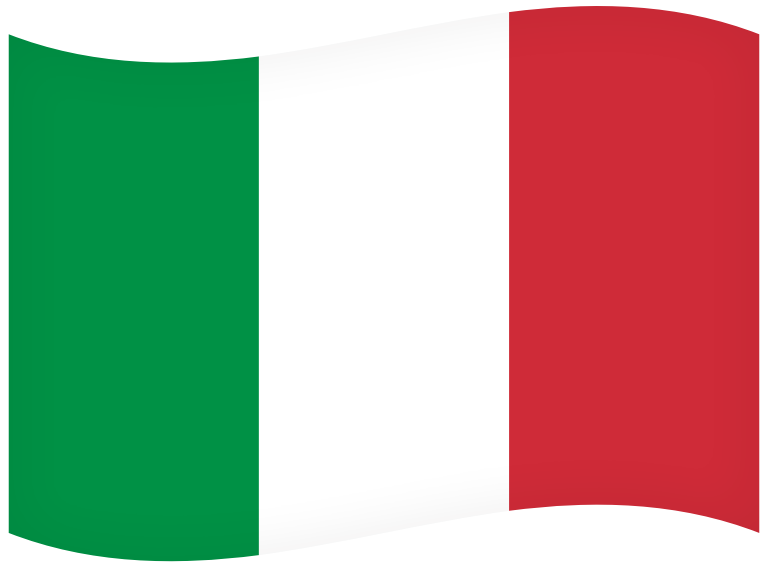
Suara is a large-scale social care provider in the City of Barcelona and wider Catalan region. A worker co-operative comprised of 1,500 member owners, Suara provides diverse social care and childcare services, including nurseries, home care, mental health care, drug rehabilitation services and residential care. With a turnover of approximately €120m and serving over 40,000 care recipients, Suara demonstrates the co-operative model can work at scale in the social care sector¹².

Innovation of services is central to Suara and its operations, working closely with higher education, the public sector and the private sector on new initiatives designed to improve service quality. In recent times this has included the development of Vincles BCN, a social network system for elderly care residents delivered through their television.

The co-operative federation, CLADE, has played an important role in supporting Suara's development. CLADE serves to promote social businesses, including supporting efficient and sustainable business development amongst its members, facilitating co-operation and knowledge transfer of best practice.



Italy



Italy has a rich tradition of co-operation and one of the largest co-operative sectors in Europe. Accounting for approximately 8% of GDP and employee over 1 million people in its workforce, the co-operative sector is a significant contributor to Italy's economy and society – particularly in retail, food production and the care sector¹³. Co-operative confederations play a significant role in the Italian co-operative sector, creating shared scale, coordination and development amongst its individual co-operative members.

Italy

Co-operative Development System



Co-operative development in Italy has relied on several key building blocks, which have facilitated growth and expansion. Legislation, government support and the emergence of co-operative confederations have each been critical to enabling the co-operative movement to start-up, scale and diversify across a range of sectors – meeting the needs of various membership bases.

When the Italian Republic's Constitution was established in 1948, the importance of co-operatives featured in its text – enshrining a national commitment to co-operative development. Article 45 of the Constitution provides a strong legal foundation and protection of co-operatives

and mutuals – separating them from other forms of business ownership¹⁴. This has helped to initiate ongoing supportive legislation and the creation of support institutions which underpins the expansive co-operative economy across Italy. The absence of similar legislation in the UK has meant the sector does not have the same entrenched support and protections against demutualisation.



Co-operative Federations

Italy's co-operative federations provide the backbone of the co-operative movement, serving as the main development vehicle for new and existing co-operatives and mutuals throughout Italy.

Each federation maintains a mutual fund – or 'Solidarity Fund' – which supports the establishment of new co-operatives. Every member of the co-operative federation contributes 3% of annual surplus to the federation's mutual fund. The mutual funds serve as a capital pool to support various forms of co-operative development – including supporting start-ups, worker buyouts, and financing restructuring and innovation projects. Mutual funds provide a variety of financing including debt, equity and grants – with Legacoop's Coopfond being the largest and most impactful¹⁵.

The federations provide a range of services to member co-operatives – including legal and regulatory support, training, technical assistance and financial support. The federations play an important role in advocating for the sector, working with Government and external stakeholders to support co-operative enterprise.

The federations help to deliver on Principle Six – co-operation amongst co-operatives – with peer networks developing and working with each other. This includes the purchase of services and maintenance of contracts.

Funding co-operative growth: Cooperazione Finanza Impresa (CFI)

The CFI plays an important role in the Italian co-operative sector, providing funding for the development of new and existing co-operative societies. CFI was established in 1986 jointly by Italy's leading co-operative federations – Legacoop, Confcooperative and AGCI – and is supported by state backed funding.

CFI provides legal and technical support to co-operatives – facilitating their growth and development. The CFI operates a revolving fund worth €80 million, which has facilitated over 120 new co-operatives over the last five years – a significant increase on the prior years¹⁶. Since its inception in 1986, the CFI has provided €335m to deliver the creation of 584 new co-operative enterprises and close to 30,000 jobs. CFI is now supervised by the Ministry for Business, with its operations specifically targeting the expansion of worker co-operatives, via buyouts and social co-operatives¹⁷. The role of CFI has been essential in delivering on the opportunities presented by the Marcora Law – which has enabled Italy to become a world leading nation for worker co-operative development and density.

The mechanism of indivisible reserves has been critical to developing the strength and resilience of the Italian co-operative sector. Since the establishment of the Basevi Law in 1947, co-operatives are legally required to provide 30% of their profits to an indivisible reserve – which cannot be distributed to members, even in the case of liquidation. This legal requirement has been a cornerstone in maintaining the size, density and resilience of the sector over several decades – disincentivising the demutualisation which befell the British co-operative sector during the late 20th century.

Indivisible reserves are used to reinvest in the development of the co-operative – in new assets, diversification, staff training or as a buffer in times of crisis. This has meant Italian co-operatives are well-placed to navigate economic downturns and adapt to changing markets. The Italian Government supports the development of indivisible reserves by providing tax reliefs on these retained earnings – with almost complete tax exemption for the indivisible reserves of social co-operatives.

Italy

Marcora Law

The introduction of the Marcora Law in 1985 was a landmark moment in the development of worker ownership in Italy¹⁸. The legislation facilitates worker buyouts of existing owners – particularly in instances of market failures and business closures – helping to safeguard jobs, promote ongoing business activity and build worker wealth and income. The Marcora Law gives workers' first right of refusal on the purchase of the firm or its assets during periods of business closure – with the Law enabling workers to use their unemployment benefits to use as capital to finance the buyout and maintenance of their place of work. Successful buyouts therefore help to reduce unemployment, expand worker ownership and enable business development. Both the CFI and the co-operative federations provide further support and funding to workers utilising the Marcora Law – helping to strengthen the new co-operatives business efficiency and operations.

The Marcora Law facilitated worker buyouts have been successful investments for the CFI – with the €84m invested between 2007 and 2013, generating €473m and saving more than 13,000 jobs¹⁹. The most striking impact of the Marcora Law is the high survival rate of worker owned enterprises which have utilised the legislation – approximately 87% after 3 years. Many of these businesses were at risk of closure or divestment at the point of buyout – demonstrating the effectiveness of the worker owned model and the Marcora Law system.

Role of Regional Government

Since the creation of the Italian Republic, the region of Emilia Romagna has become one of Europe's foremost co-operative economies. Emilia Romagna's co-operatives contribute approximately 40% of regional GDP, with this rising to an even higher level when accounting for indirect supply chains, networks and spin-outs²⁰. The region's co-operative economy is diversified – playing a leading role in multiple sectors – including manufacturing, retail, credit and insurance, construction, agriculture and social services²¹. Co-operatives are a key partner in the delivery of many public services and works, including a broad range of social care services as well as large-scale construction and engineering projects.

Since the foundation of the Italian Republic, the region has risen from one of Italy's poorest to amongst it's richest and most equal²². The think tank Demos states *“central to this (rise in living standards) has been the role of co-operatives in providing patient, long term investment and good quality jobs for the local economy”*²³.

Successive supportive regional governments have been integral to this transformation – working closely with co-operatives and co-operative federations to facilitate growth. Regional governments have provided co-operative federations a role in the development of local economic planning, facilitated access to capital, provided technical support and strategically used procurement and public contracts.



Case study



Social Co-operatives

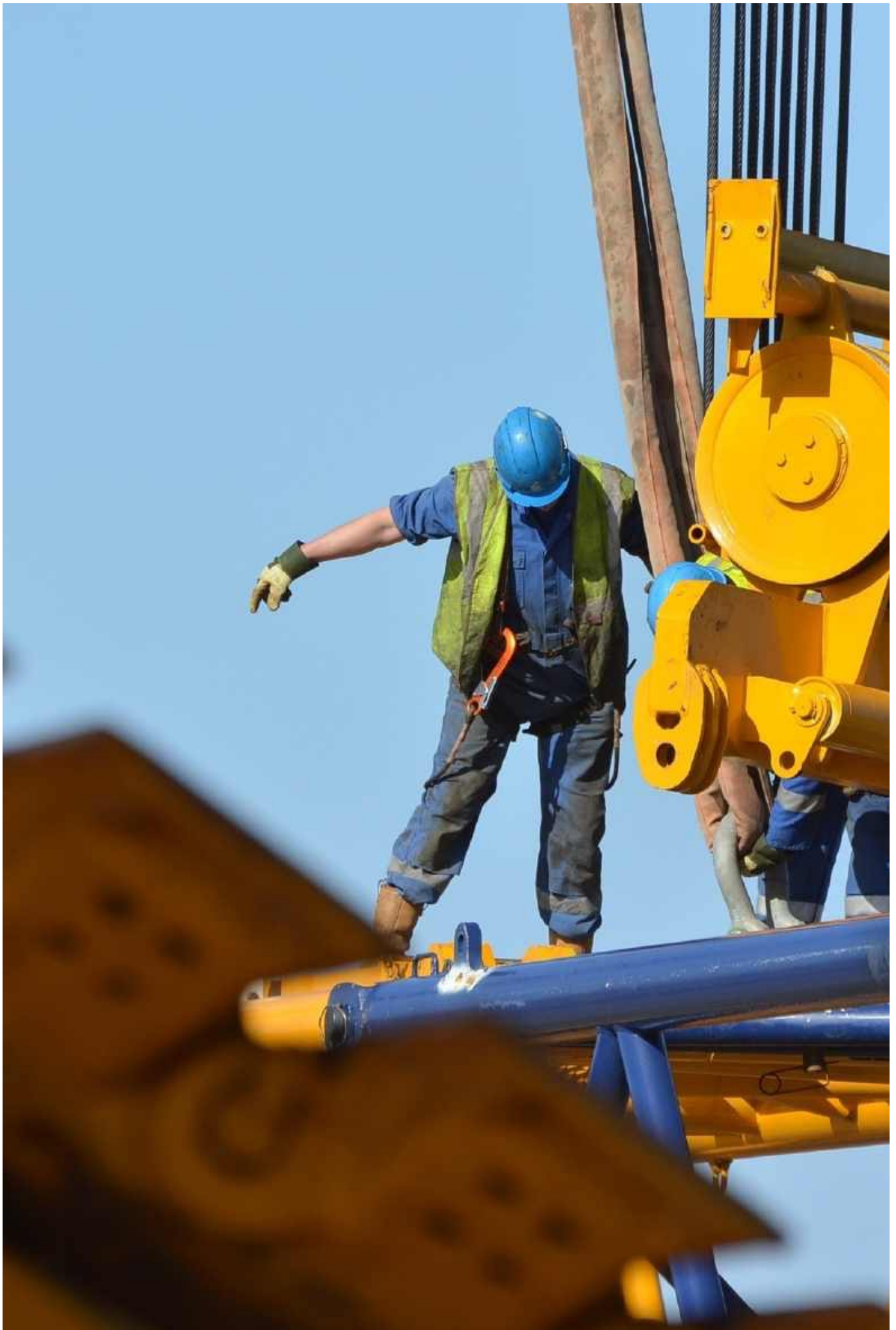


Italy's social co-operatives began to develop following the introduction of Law 381/91 in 1991, creating a legal structure and enabling access to public contracts and tax benefits²⁴. The social co-operative structure is a multi-stakeholder ownership model – incorporating workers, service users, investor members and volunteers – in a democratic structure.

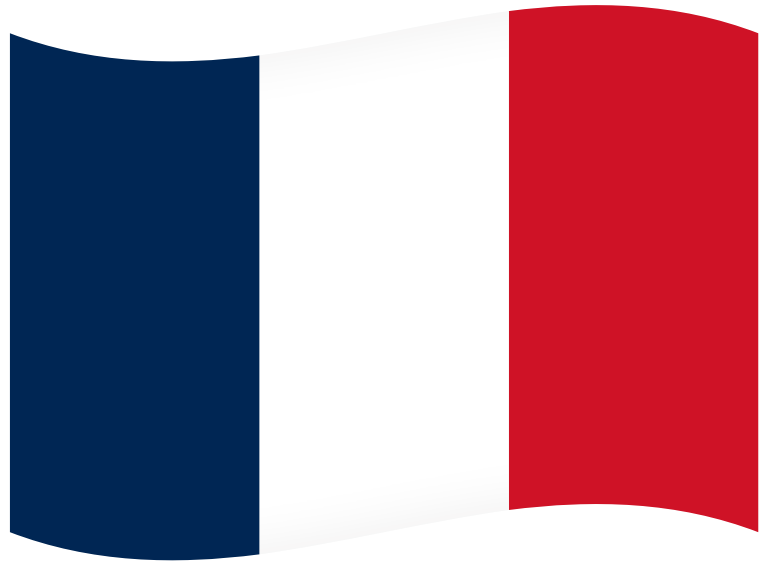
Social co-operatives can be divided into two distinct groups – service providers and work integration services. The first, Type A, provides a range of different care services, including elderly care, residential care, nurseries, special education, assisted living, and supported housing. Type A social co-operatives are most prominent in Emilia Romagna, Tuscany and Lombardy – where thousands of co-operatives operate to deliver services. Care providing social co-operatives are the most common form, however a substantial number now provide both care services and work integration.

The second type of social co-operative, Type B, aims to integrate disadvantaged people, including disabled persons, people with substance abuse issues, former prisoners and long-term unemployed, into the labour market. Type B social co-operative must have at least 30% of its workforce drawn from disadvantage groups – helping to promote social mobility and improved economic outcomes. Work integration social co-operatives operate in many different sectors – including food production, green jobs, hospitality, manufacturing and many more.

Since their inception in 1991, social co-operatives have grown to approximately 15,000 organisations across Italy, with a workforce of approximately 440,000. They contribute close to 1% of total GDP and are now strongly embedded in the Italian welfare state – working closely with public sector institutions and authorities.



France



France has one of the world's largest and most diversified co-operative economies, with tens of millions of members and over a million employees. In 2022, the French co-operative sector produced approximately 10% of total GDP and composed of 22,400 co-operative societies²⁵. Co-operatives are particularly prominent in the finance sector, food production and retail – with business giants including E.Leclerc, Groupe BPCE and InterSport. Collectively, the co-operative sector accounts for 40% of the food industry, 30% of retail trade and 60% of deposit banking²⁶.

France

Co-operative Development System



France has two major regionalised co-development structures supporting the development of the co-operative and mutual economy – the URSCOP and CRESS.

The Union Regionale SCOP (URSCOP) network supports the development of worker-owned businesses and co-operatives, known as SCOPs in France. This sector has experienced significant growth over recent decades, driven by the creation of a clear legislative and regulatory framework and the work of regionalised support services. Worker-owned SCOPs are now prominent in the construction, industrial and services sectors – spreading ownership to tens of thousands of workers across France. The growth of the worker-owned SCOP sector has delivered numerous benefits to both employees and the wider economy, including enhanced productivity rates, higher business survival rates and improved staff well-being²⁷.

The other major co-operative development network is the Chambre Regionale de l'Economie Sociale et Solidaire (CRESS). This network provides a range of business development support to social economy organisations – including legal and governance advice, training, financial advice

and networking opportunities.

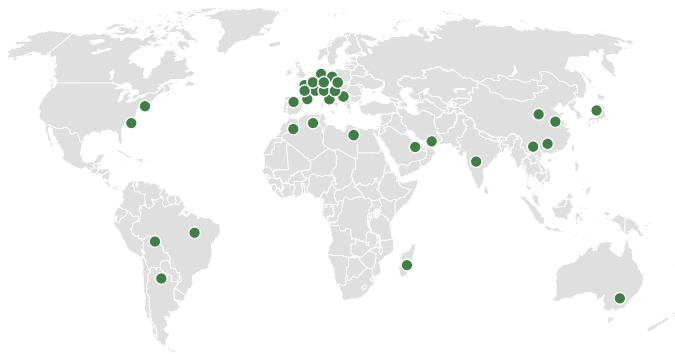
The CRESS chambers were formally recognised through the 2014 Law on the Social and Solidarity Economy (Hamon Law), thereby institutionalising their role in developing the SSE economy. With 16 CRESS chambers across France, the hubs work closely with regional authorities, supporting their strategies to develop the co-operative economy.

The 2014 Hamon Law has provided a significant boost to co-operative and social economy development. The Law provided a legal definition for the Social & Solidarity Economy (SSE) – creating principles around governance, mission and use of capital. New avenues for facilitating worker ownership and buyouts were established, boosting the continued growth of the SCOP sector. The Hamon Law also encouraged national, regional and local authorities to undertake greater public procurement from the SSE sector – expanding the number and scale of contracts available to SSE enterprises. Regional authorities are required to develop bespoke strategies which lay out plans for the development of the SSE economy in the region – working with CRESS chambers and local authorities.



Case study

Crédit Agricole



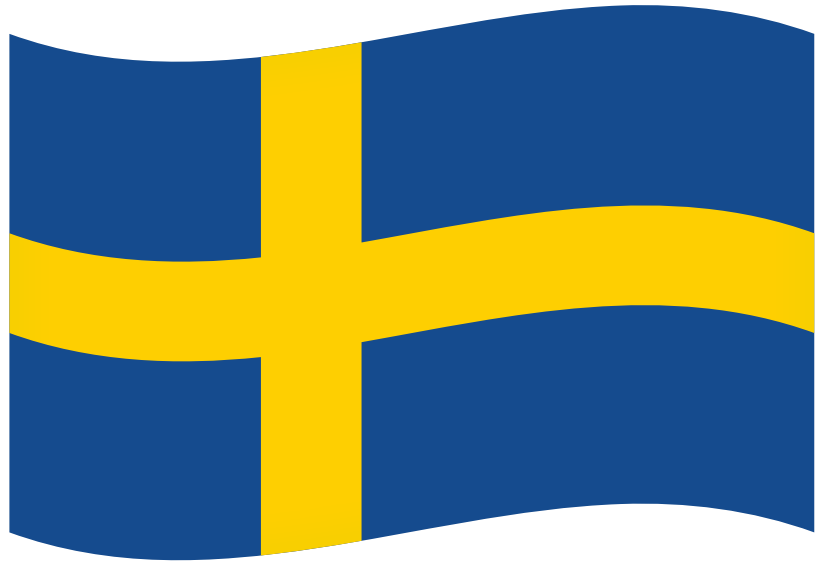
One of the largest financial institutions in the world and France's largest retail bank, Credit Agricole is a co-operative banking group composed of 2,400 local banks and 39 regional banks. Credit Agricole has over 12 million individual members and 140,000 employees and is a global leader in green and sustainable finance²⁸.

Each regional bank is deeply rooted in their geographical area, providing funding to families and SMEs. Credit Agricole's decentralised, federated structure has meant it has developed significant business relationships in the regions it operates in, with the ambition of providing inclusive lending to underserved communities. The decentralised structure of regional and local banks has developed a system of localised decision making, serving the interests of members and instigating a relationship-based approach to lending. This differs from the centralised, profit driven banks which dominate the UK financial sector.

The National Institute of Economic & Social Research (NIESR) has indicated that the French system of decentralised relationship-based lending, in which Credit Agricole is a leader, provides better outcomes for SMEs and local economic development. NIESR's research also indicated that French co-operative banks perform as well or better in key metrics including efficiency and resilience to economic downturns²⁹.



Sweden



Sweden is home to one of Europe's largest co-operative sectors – with a particular presence in the retail, housing and agricultural sectors. Co-operatives Sweden has found that the co-operative sector account for 10% of GDP and employs over 100,000 people across the country³⁰. Sweden's co-operative growth significantly outperforms the UK, with approximately 400 new co-operatives established each year over the last decade.

Sweden



Co-operative Development System



The Swedish co-operative development system is primarily composed of co-operative development agencies which are part funded by the Swedish state. The largest of these co-operative development agencies is Coompanion, a co-op itself, which provided a free advice and information service part funded by the Swedish Agency for Economic & Regional Development. Coompanion provides support and advice to new and existing co-operative entrepreneurs across Sweden – operating 25 independent regional hubs. In addition to advice and business support, Coompanion helps co-operatives to find financing, operates a peer-to-peer network and provides training courses. In 2024, Coompanion helped in the creation of over 270 co-operative enterprises and supported a further 328 existing co-operatives³¹.

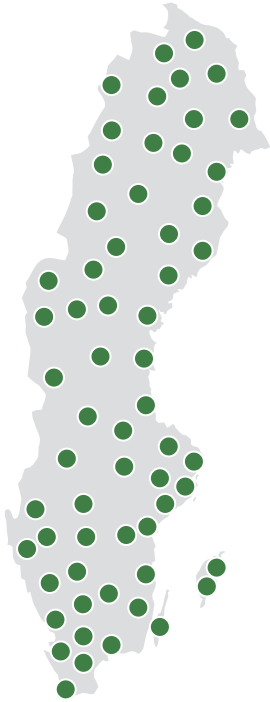
Sweden's co-operative federations have also served a leading role in the development of the sector over many decades. Principal among them has been KF,

the retail group; LRF, the Federation of Swedish Farms and the two largest co-operative housing groups – HSB and Riksbyggen. These federations have supported member co-operatives – providing legal, technical, logistical and other support to aid further growth and development. These federations have used the co-operative strength of members to advocate for pro-co-operative legislation and legislation – working with the Swedish Government and regional governments. The co-operative federations were instrumental in forming Co-operatives Sweden in 2017, a new umbrella organisation to support and advance the cause of co-operation across all sectors.

Sweden



Case study



Housing Co-operatives



One fifth of Sweden's housing stock is held in co-operatives – meaning a significant proportion of Swedes are born, raised and living in democratic housing co-operatives. The size and scale of the Swedish co-operative housing sector has its origins in grassroots organisation and action by the labour and consumer co-operative movements prior to the Second World War, with the passage of the Tenant-Ownership Act in 1930 being the landmark moment for the development of the sector. This Act legally defined co-operative housing tenure and laid the groundwork for future development with enhanced security. The UK at present does not have a comparable legally defined co-operative housing tenure – thereby holding back the sector from similar success to Sweden.

The process of co-operative housing development in Sweden increased rapidly during the boom period of the post-war era, working as an effective solution to meet the needs of a growing population. Successive Social Democratic governments used housing co-operatives as a tool to deliver good quality, affordable housing – which put democratic governance at its heart.

Subsequent Social Democratic governments provided state support to the co-operative housing sector, principally by supporting the two main organisations involved in delivery of new housing co-operatives, the HSB and Riksbyggen. During the successful Million Programme, which delivered 1 million new houses between 1965 and 1974, the state provided loans, guarantees and tax advantages to housing co-operatives, facilitating their growth and development.

The results have been transformative to the Swedish housing sector. Since the Second World War, co-operative housing has risen from having 4% of the housing market to 25% - while rental from private landlords has reduced from 52% to 17%³². The expansion of housing co-operatives have provided over a million Swedes with good quality, affordable housing which they own and control - creating one of the world's most equitable housing systems.

Conclusion

Common Themes for Co-operative Success

Procurement

- Ensure all procurement opportunities are available and open to co-operatives and mutuals
- Ensure public procurement processes incorporate social value criteria

Economic Development

- Provide a clear role in the Government's economic development and industrial strategies for co-operatives & mutuals.
- Ensure the inclusion of co-operatives in Local Growth Plans for regional and local authorities.

Legislation

- Ensure the legal framework for co-operatives is world-leading and growth enabling. For example, providing legal definition and clarity on co-operative housing tenure.

Co-operative Development

- Ensure an effective regionalised co-operative development system – providing adequate tailored support for new and existing co-operative societies.

Funding

- Ensure the adequate availability of capital funding – private, social and public – for new and existing co-operatives to start-up, diversify and grow.

The common themes for co-operative success in international peer countries demonstrate nations with strong co-operative growth missions, such as Labour's commitment to achieve a doubling of the size of the co-operative sector, will not rely on a single mechanism. Success will be built on a range of interventions and policy levers which enable the co-operative and mutual sector to scale across the economy and meet key socio-economic challenges. There will be significant roles for every level of government – national, regional and local – in enabling and facilitating growth of the co-operative sector – as demonstrated by the systems developed in comparable economies.

This paper has been published during the UN's International Year of Co-operatives - providing examples from leading international co-operative economies in peer nations across the world. It demonstrates the impact of building a 'co-operative friendly' legislative, regulatory and financial environment with supportive governmental structures at all levels. By taking learnings from global peers, Britain can once again rise to being a world leader in co-operative growth – with the sector well poised to meet the Labour Government's key missions.

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