Prepared for the Babson-Equal Exchange Cooperative Curriculum
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Worker Cooperative Curriculum

Learning Objectives

- To understand what worker cooperatives are as functional, legal and financial entities.
- To understand the context, scope and recent history of worker cooperatives and worker cooperative development in the United States.
- To identify commonalities between worker cooperatives and other cooperative forms.

What is a worker cooperative?

A worker cooperative is a business that is owned and controlled by the people who work in it, the members of the cooperative. The two central characteristics of worker cooperatives are:
(1) Workers invest in and own the business and share the profits;
(2) Decision-making is democratic, generally adhering to the principle of one member, one vote.

Worker-Owned

Worker cooperative members own the business together. Workers usually invest with an initial capital contribution (also called a *buy-in)* when they become a member of the cooperative. This capital contribution is the member's equity in the business. At the end of each year, worker-owners each receive an ownership distribution of their portion of the net income. In conventional businesses this money is called *profit;* in co-ops it is called *surplus*. Surplus is distributed to the cooperative members (the business owners) on the basis of their economic participation in the cooperative (usually based on member hours worked, or wages earned, or some combination of the two).

This surplus distribution is called a member's *patronage*. The term patronage comes from consumer cooperatives, in which the members are the patrons of the business. In a worker cooperative, the members of the cooperative are the workers in the business, and their economic participation in the cooperative is the labor they sell to the cooperative; therefore their patronage distribution is based on their labor. However, patronage is not a bonus and it is not wages. It is an ownership dividend based on the profitability – or surplus – of the cooperative.

Worker-Controlled

In a worker cooperative, decisions are made democratically by the people who do the work, following the principle of "one worker, one vote." Democratic member control can take many

Benefits of Worker Cooperatives

For Worker-Owners
In addition to providing good, stable and often fulfilling jobs, worker cooperatives can also be asset-building opportunities for workers of all income levels, as they watch their member equity accounts grow. Worker cooperatives can also play an important role in building movements for economic justice and social change: as institutions where real democracy is practiced on a day to day basis, they create leaders and are a model for the empowerment we will need to create the change we envision. Worker cooperatives aim to develop their members as humans and leaders, not as a "resource" to be exploited. Not everyone who works in a worker cooperative is an experienced businessperson, but not everyone needs to be; the power of the group comes from each individual's contribution, skills, passions, and expertise.

For the Community
Worker cooperatives tend to create long term stable jobs, have sustainable business practices, and be connected and accountable to their community. In a worker cooperative, workers own their jobs and they have a direct stake in the local environment and the power to decide to do business in a way that creates community benefit rather than destroying it. Moreover, cooperatives don't move operations overseas, send profits to a distant corporate office, or lay off workers in large quantities.

forms depending on the size and type of the cooperative business. Most worker cooperatives create some form of representative democracy (a Board of Directors), combined with some delegation of decision-making power (to departments, committees, managers or job roles), with some decisions reserved for the whole membership to make, by majority vote or by consensus or both.

There are as many ways to make decisions democratically as there are businesses in the world; each worker-owned business creates the structure that is best suited to it. We will discuss some structures and processes used in democratic decision-making later in this chapter.

Worker cooperatives as compared to other cooperatives

Worker cooperatives have much in common with other cooperative forms, most importantly the cooperative principles and basic cooperative ownership structures. A cooperative is an entity that is owned by its members: it operates for the benefit of its members and it is controlled by these members. In a consumer cooperative, members are the people who buy things from the cooperative; in a housing cooperative they are the people who live in the cooperative; in a producer cooperative they are the producers who come together to share facilities or services. In a worker cooperative, the members are the people who work in the cooperative.

Worker cooperatives are part of a much broader cooperative landscape in the United States and around the world, including agricultural and producer cooperatives, consumer cooperatives, housing cooperatives, and rural electric cooperatives, to name a few other types. The entire cooperative sector in the United States is represented by the National Cooperative Business Association, online at **www.ncba.coop**.

Worker Cooperatives, Cooperative Principles and Conventional Businesses

In many ways, worker cooperatives operate just like conventional businesses: they develop a product or service and offer it for sale to the public, with the goal of making enough money to support the business and its owners. They incorporate with the state, get a business license, pay state and federal taxes, have payroll and benefits, operate in a marketplace and do all the things that businesses do.

However, whereas the purpose of a corporation is to return the highest value for its shareholders, the purpose of a cooperative is to meet a need. And because they are based on meeting a need and creating a member benefit, cooperatives approach doing business from a fundamentally different set of values and principles. Cooperatives in all sectors around the world subscribe to the Seven Cooperative Principles (see side box), but worker cooperatives have often chosen to go even farther and state specific principles and values related to worker control and autonomy (see box with Mondragón principles.)

ICA Principles	Mondragón Principles
Voluntary &Open membership Democratic Member control Member Economic Participation Autonomy & Independence Education, Training & Information Co-operation Among Co-ops Concern for Community	Open Admission Democratic Organization Sovereignty of Labor Subordinate Role of Capital Participatory Management Payment Solidarity Intercooperation Social Transformation Universality Education

Most worker cooperatives have what's called a "multiple bottom line" - that is, they evaluate their success by looking not just at the money they make, but at things like their sustainability as a business, their contribution to the community, and the happiness and longevity of their workers.

Scope and variety

There is a wide variety of worker cooperative businesses in the United States at this writing. Any business can be a worker-owned and worker-controlled business. Worker co-ops have been successful in many different sectors and industries. Some examples are:

Service - housecleaning, day labor, restaurants, taxis, childcare
Retail - grocery stores, bakeries, bookstores, bike shops
Health care - nursing, home health care, clinics, bodywork
Skilled trades - printing, plumbing, woodworking, contracting
Manufacturing and engineering - machine parts, fabricating
Technology - web hosting, networking, voice and data systems
Education - charter schools, teacher/student/parent-run schools
Media and the arts - designers, galleries, performers, publishers

Strengths in the Sector

- **Solidarity of the workforce**
- **Growing community of Federation**
- **Local economic stabilizer**
- **Incremental growth of individual worker coops has meant sustainability even in times of recession**

Worker cooperatives thrive in many industries and regions. They exist across the country, with the greatest concentrations in the Northeast, the West Coast and the Upper Midwest. The majority of worker cooperatives in the United States are small businesses, with between 5 and 50 workers, but there are a few notable larger enterprises. Many are concentrated in the retail and service sectors. There are also well-established worker cooperatives in manufacturing and the skilled trades. Traditionally there has been a strong cooperative presence in natural foods grocery stores and bakeries. In the past ten years, we have seen the growth of worker cooperatives in the technology sector, home health care, and housekeeping.

Size and scope of worker cooperatives in the United States

Though we are continuing to compile comprehensive data on the nature and scope of worker cooperatives in the U.S., researchers and practitioners conservatively estimate that there are over 300 democratic workplaces in the United States, employing over 3,500 people and generating over $400 million in annual revenues. The number of worker cooperatives has grown steadily over the past 20 years, and is made up of both well-established businesses and new, growing ones, including some businesses that have been sold to their employees by their owners.

The University of Wisconsin has released a study on the economic impact of the entire cooperative sector, which shows how vital cooperatives are to all sectors of the US economy. You can find the study online at **http://www.uwcc.wisc.edu/impact.html**.

Well-known examples

Some well-known examples of large worker cooperatives are: Rainbow Grocery in San Francisco, the nation's largest worker-owned grocery store with over 250 worker-owners; Cooperative Home Care Associates, a worker cooperative of home health care workers in the South Bronx borough of New York City and the largest worker cooperative in the country with over 1500 members; and Equal Exchange, a fair trade importer of coffee, tea, and bananas, based outside of Boston, with nearly 80 worker-owners.

Legal status and considerations

A cooperative is a corporate form, and many worker cooperatives in the United States are incorporated under a state cooperative code. But there is no uniform cooperative code in the United States; definitions and incorporation guidelines vary from state to state. In states where there are cooperative incorporation codes businesses can incorporate as worker cooperatives. In states where there are no such laws democratic workplaces, which may call themselves worker cooperatives, can take a variety of forms, most commonly S corporations and LLCs. Whatever its incorporation status, to be a worker cooperative a democratic workplace must create, in policy and practice, mechanisms for workers to make the decisions that affect the functioning and governance of the business and it must have some way for members to own the business and distribute its profits among themselves.

There are many businesses and workplaces that are controlled by - and/or share profits among - their workers, that are not formally worker cooperatives under state incorporation codes. Here is a quick look at some different forms of worker-ownership and workplace democracy. The one feature all these structures have in common is that decisions are made together by the workers.

> Cooperative**:** A specific legal definition in which the workers are defined as members and owners of the cooperative. These member-owners are entitled to a vote, and to a share of the profits of the business (called patronage).
>
> Collective: General term for groups with democratic decision-making. Collectives can be anything from businesses incorporated as regular corporations on paper but with democracy in practice, to all or partly volunteer-run groups. Often they do not have ownership buy-in or profit-sharing.
>
> LLC: Partnerships between a group of individuals who share ownership and management of a business, and are protected from debt as if they were a corporation. But the entity itself is a "pass through" entity, meaning the owners are taxed as individuals on their portion of the business.
>
> Democratic ESOP (Employee Stock Ownership Plan): Usually for larger businesses, employees hold ownership stock and share profits, and there is often, but not necessarily, some form of democratic decision-making.
>
> Staff-controlled nonprofits: Nonprofit groups that are not owned by anyone, but the people who work in them agree to make decisions democratically.
>
> Community-controlled enterprises: Can be anything from a volunteer community group to a business that exists for the benefit of the community. The people who work in the group make the decisions.

State Cooperative Statutes

Other Employee Ownership Forms

Worker cooperatives are similar to, but distinct from, other forms of employee ownership, the most common of which is the Employee Stock Ownership Plan, or ESOP. Other forms of employee ownership are the S Corporation and the LLC.

ESOP difference: In an ESOP, employee-owners buy stock in the company. The value of this stock changes based on an annual valuation of the business. In a worker cooperative, the value of the members' stock does not change. Their member capital accounts may grow or decrease based on the annual allocation of surplus or loss, but the value of the initial share (also called the initial capital contribution or the buy-in) remains static. Second, in an ESOP there is no requirement for employee-owners to have a say in the running of the business. Many ESOPs are democratic, and many ESOPs care deeply about employee participation in governance and operations, but many retain a traditional decision-making structure in which the employee-owners have little or no voice in the running of the company.

S Corporation difference: In an S Corporation, the owners of the corporation purchase an initial amount of shares. Like in a cooperative, annual surplus is divided among these owners; however, it is divided based on the percentage of shares owned by each owner (whereas a worker cooperative distributes surplus based on hours worked, not shares purchased, which are typically all the same). In states where there are no cooperative codes some worker cooperatives do use the S Corporation form; they simply equalize the initial buy-in so that all members purchase the same percentage of shares, and write other rules governing ownership dividends into their bylaws.

Worker Cooperative Finances

Worker cooperative finances look much like the finances of any conventional businesses, with the major exception of their equity, which comes from members and consists of the initial capital contribution and the retained patronage. Member Equity in a worker cooperative takes two forms: the initial capital contribution and any retained patronage. Together these two balances form what is referred to as the member capital account(s).

Members of a worker cooperative are compensated in two ways: wage and patronage. Wage is payroll compensation – guaranteed compensation for hours worked –just as employees are paid in a conventional workplace. (In some LLCs, this compensation for hours worked takes the form of an owner draw or an advance on distribution, and it is not put through payroll.) Some worker cooperatives have a flat wage – each member makes the same amount of money per hour or time period – and some have a differential wage, in which members are compensated differently based on job roles or seniority.

The second part of worker-owner compensation is through patronage distributions, sometimes also called patronage refunds; these are the members' portion of the annual surplus that is generated by the cooperative. Patronage is ownership compensation – it is a portion of the profits of the business and it is not guaranteed. Surplus is divided among members as patronage per member based on their economic participation in the cooperative – the hours they worked or the wage/salary they drew, or some combination of both. More details on patronage follow below.

Member Equity

The initial capital contribution (sometimes called a buy-in or a member share) is an equity investment – it is generally 100% at risk and remains in the cooperative for as long as an individual is a member. When a member leaves the cooperative, their equity is returned to them, though most cooperatives' bylaws stipulate a period of time in which the cooperative has to buy back this equity.

Surplus and Patronage Distribution

Ownership entitles members to a portion of the surplus. What is called profit in traditional businesses is called surplus in cooperatives. More precisely, the portion of the profits generated by members is called surplus (profits generated by non-member employees are simply called profits and are treated like profits in a traditional business). The cooperative does not pay income tax on surplus – instead it distributes the surplus back to its members, deducting it as patronage expense. Thus the cooperative does not pay income tax on surplus distributed as patronage.

This distribution is called the **patronage distribution** because the members are "patrons" of the cooperative and after all activities conducted to meet their needs, their cooperative has generated a surplus that belongs to them. Members pay income tax on this patronage.

Note: Many cooperatives choose not to distribute all surplus to members, but to retain a portion of it in the business as Retained Earnings, usually for cash flow purposes. Sometimes this is called an allocation to the collective account. Any surplus retained in the business without being allocated to members is considered profit for tax purposes and is subject to corporate income tax.

Retained Patronage

Generally a portion of a member's patronage allocation is paid in cash, and part is retained to be paid out to the member later as previously scheduled. The proportion of cash vs. retained is determined by each worker cooperative, but the federal minimum per Subchapter T is 20% in cash. This amount is allocated to the member's retained patronage account within the cooperative and sits on the balance sheet as part of the member capital account. This retained portion may sit on the member's capital account indefinitely – it is part of the member's equity in the business. Some worker cooperatives pay out this retained portion on a relatively regular basis; some hold onto it with no promise of payment. The method a cooperative uses to retain and pay out its retained patronage depends on that cooperative's cash flow, capital needs, and philosophical approach to member equity. Many cooperatives pay owners interest on the retained portion.

Example 1: Balance Sheet
Here's a sample Equity section of a worker coop balance sheet, with $5,000 initial buy-in and some portion of patronage retained.

Member Equity	
Member #1	$5,000
Member #2	$5,000
Member #3	$5,000
Member #4	$5,000
Member #5	$5,000
Total Member Equity	$25,000

Member Patronage Allocations	
Member #1	$7,500
Member #2	$9,000
Member #3	$6,000
Member #4	$8,000
Member #5	$7,000
Total Member Patr. Allocations	$37,500
Retained Earnings	$178,000
Current Earnings	$23,000
Total Equity	$263,500

Determining a worker cooperative's patronage distribution is a multi-step process. See the step-by-step narrative and tables below for details.

Step 1: Calculate Surplus vs. Patronage. First look at the hours worked by members vs. those worked by nonmembers to figure out how much of the net income is surplus and will be distributed as patronage. This proportion is always based on hours worked by members (surplus portion) versus hours worked by nonmembers (profit portion, as it was generated by the labor of nonmembers).

Step 2: Determine if any portion of surplus will be retained in a "collective account" (Retained Earnings). Many cooperatives have written into their bylaws a portion of the surplus (often, 25%) to be retained in the business and not distributed to members. Whether to do this, and how much to retain collectively, is entirely up to the cooperative, and must be written into the bylaws before the start of the fiscal year.

Step 3: Determine cash vs. retained portion. A cooperative is required by Subchapter T to pay a minimum of 20% of its patronage in cash. Depending on the cooperative's cash flow, capital needs of the business, and cash flow needs of the members, a cooperative may decide to increase this amount, or vary it from year to year. For the portion retained, each member is issued a "Qualified Notice of Allocation" that informs them how much is allocated to their member account. Patronage is not payroll, so it does not have payroll taxes withheld and employers don't pay payroll taxes on it either. Workers do have to pay income tax on patronage when they report it on their income taxes.

Example 2: Patronage Journal Entry at Year-end

Say a worker cooperative has $111,000 in net income at the end of the year. Imagine that $11,000 of this was generated by nonmembers, leaving $100,000 in surplus. The cooperative elects to retain $25,000 of this as retained earnings and to pay out $75,000 in patronage. Their bylaws state that they will pay out 50% of the patronage in cash, and will retain 50% on member accounts. Here is how that journal entry would look:

Account	**DR**	**CR**
Patronage Expense	$75,000	
Cash (checks to members)		$37,500
Member 1 – Retained Patronage		$7500
Member 2 – Retained Patronage		$9000
Member 3 – Retained Patronage		$6000
Member 4 – Retained Patronage		$8000
Member 5 – Retained Patronage		$7000

TABLE 1: Determining Surplus vs. Profit

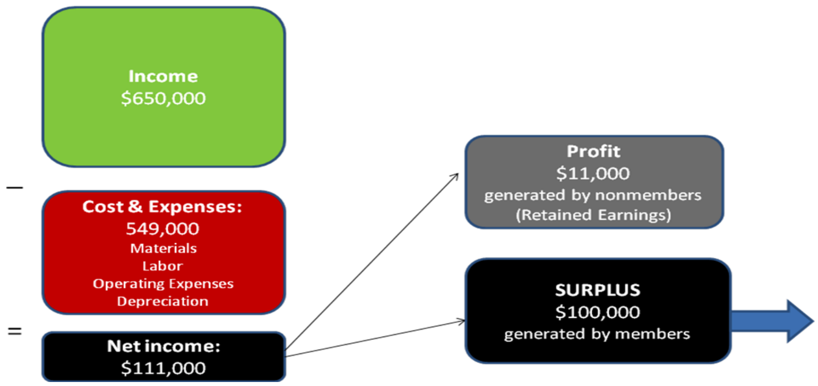
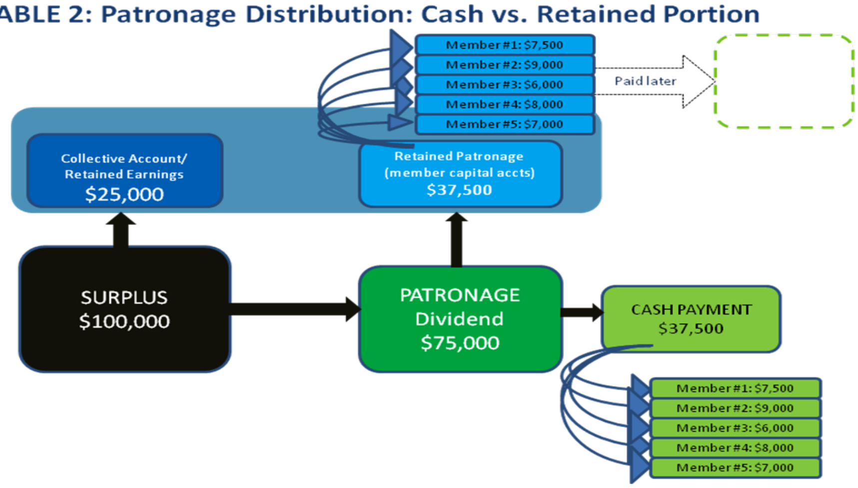


TABLE 2: Patronage Distribution: Cash vs. Retained Portion



Outside Ownership

In addition to member shares, some cooperatives may offer what they call "preferred shares." Preferred shares may be purchased by outside investors who support the mission of the cooperative. Dividends on preferred shares are paid out before any member dividends. Generally preferred shareholders do not have a say in the governance or management of the cooperative. It is quite rare for worker cooperatives to sell preferred shares, but there is increasing interest in creating avenues for outside investment in worker cooperatives that allow worker cooperatives to raise growth capital while preserving strong member control.

Governance, Management and Decision-Making

Structures

Democratic self-management is the truly unique aspect of the worker cooperative model. It is often the most difficult and time-consuming part of setting up, converting, or improving a worker co-op, and it is also what makes the form so powerful, flexible and inspiring.

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The basic unit of cooperative governance is "one member, one vote." Within this guideline, however, there are as many different ways to set up governance and management as there are worker cooperatives. Many small worker cooperatives operate collectively, with most members involved in most decisions; many large cooperatives have implemented some system to be able to make decisions efficiently, segmenting the operations and self-management of the cooperative into smaller units like committees and departments, or instituting a management structure, or in some case both of these. Whatever the structure, the members have had some say in setting it up, they can change it, and they are accountable to it. Following are some elements of democratic self-management.

The General Meeting
All cooperatives have a general membership meeting, in which members discuss and vote on proposals. The form and function of the membership meeting will vary greatly with the size and type of the worker cooperative, but in any cooperative the general meeting is a major decision-making and governance structure.

The Board of Directors
The cooperative has a Board of Directors that is elected by the membership. This Board can play a variety of roles, from actively planning strategy and vision, to supervising management, to being more involved in the daily operations details. The size, composition and role of the Board will be uniquely suited to each worker cooperative.

Management
Cooperatives commonly conceive of management as a job role and not a specific person: manage*ment* rather than manag*er*. This can be a role that rotates among different workers. Elements of management may be part of each worker's role. Management functions may be performed by committees or departments, or they may be confined to operations only, with all members participating in governance via the Board or general meeting. If a management job role is filled by one person, management may be that worker's job just like doing tech support or selling vegetables is another person's job. Of course management job roles carry some different privileges and responsibilities but in thinking of management as a job role, cooperatives diminish some of the unidirectional power that many people think is automatic in a management role, and hold managers accountable the same way they hold other job roles accountable.

Accountability
Mutual accountability is the key to democratic management. Usually we think of accountability going one way, from worker to boss; in a cooperative, the structures and processes generally support more mutual accountability and greater participation in self-management. For smaller co-ops, this might mean face to face, or 360 degree, evaluations. For larger co-ops, managers may report to the elected Board, which may in turn be composed of the people who report to the manager. Or smaller departments might be accountable to the general membership meeting. However they work, structures of accountability are crucial to effective self-management.

Processes

Decision-making
In addition to structures like the general meeting, Board of Directors, committees, and management, a process for making decisions – or more commonly, several processes for making several different kinds of decisions – is another element of self-management to consider. In a hierarchical model, decisions flow one direction, with less

and less autonomy the further downhill you get. In a democratic model, members have considered both management and accountability in creating decision-making structures. A worker cooperative will have a document (the bylaws or policy register) that specifies decision-making procedures: what decisions the whole group need to have a voice in (hiring/firing, compensation, major purchases), what decisions can be delegated to individuals or smaller groups (what kind of paper to buy), how different kinds of decisions will be made (consensus for hiring, majority vote for financial decisions, whether voting is required or optional).

Participatory Management: Evaluations, Discipline and Grievance
Particularly when there is hired or elected management with hiring and firing power – but even in cooperatives where there is not – worker-owner involvement in the evaluation and grievance process is a strong value. Regular peer evaluations and self-evaluations form the basis for performance reviews and any disciplinary action. Almost all cooperatives also have an appeal or grievance process that integrates the peer input of other members.

Communications Training and Dispute Resolution Process
Because most worker-owners do not have much experience in their working lives and because effective communication and participation is critical to the functioning of a democratic workplace, most worker cooperatives provide training in communication and support with dispute resolution in the workplace, through a personnel or mediation team.

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Some Factors Impacting Suitability/Flexibility Regarding Management Structure in a Worker Cooperative

1) *Founding circumstances of the business:* For example, a business founded by and in the image of one "big personality" might experience more difficulty converting to a participatory management arrangement; whereas, a particularly nurturing and generous founder might provide a surer foundation for highly-participatory management.

2) *Age of cooperative:* While a path from collective to more conventional management is sometimes assumed, the direction may in fact be opposite. Take for example a group desiring highly-participatory management, planning a business with an initial staff of twenty that will triple to achieve fully-operational scale; they might be well-advised to start out with a manager/management team charged with stewarding the business through the tumultuous start-up phase and nurturing a firmly-rooted collective culture.

3) Rate of growth: Anticipated rapid and sustained growth in workforce commends against a collective model.

4) Turnover: A business/industry with inevitably high staff turnover rates commends against a collective model.

5) *Multiple locations:* Multiple locations, in terms of retail outlets or points of service (e.g., a delivery cooperative whose workers will rarely see each other on regular basis) pose a challenge to collective management.

6) Size of business: While it is sometimes said that managing collectively is impossible with a staff of more than a couple dozen, there are in fact successful collective businesses with workforces magnitudes larger (e.g., the Cheese Board Collective with 50 workers and Rainbow Grocery with 250).

7) Feasibility/ease of departmentalization/subsidiarization: Overall size may not be the issue so much as the ability to break the business into semi-autonomous units that handle much of decision-making at the "ground level."

8) *Technical nature of the business:* The more technical the nature of the business, the more likely there will be specialization and "fracturization", a challenge to cohesive participatory management. On the other hand, professions involving high levels of technical skill can attract people with intellectual skills sets favorable to self-management (or personalities particularly given to or resistant to collaborative work); and more technically-challenging work can contribute to greater job satisfaction and longevity.

9) Availability of technical support: Participatory management does not flow naturally from the experience of most workers in U.S. culture. Without proper training and support, participatory management is likely to fail.

10) Feasibility/ease of promotion from within: A tendency/necessity to hire from outside the existing cooperative base/culture for people with specialist and coordinating duties will pose a challenge to participatory management.

11) Diversity in job functions; feasibility/ease of job rotation: Participatory management tends to function more naturally when functions and work experiences overlap.

12) Previous life experience of workers: Various experiences regarding cultural upbringing, social class, etc. will positively and negatively impact desire or disposition to collaborative work and self-management.

13) Speed of change/competitiveness in industry: An industry that does face competitive pressures to adapt quickly can perhaps better afford the lengthier decision-making processes involved in collective management. On the other hand, a highly knowledgeable and invested workforce can be an asset in making the kinds of rapid market responses are needed in certain industries.

14) Financial margin: A business that can build up or does not need a large financial reserve can have greater freedom to have decentralized spending rather than central spending and control.

-excerpted from Tim Huet's Cooperation Works! Worker Cooperative Development Training 2009

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Worker Cooperative Development

Overview
Startups
Conversions and employee buyouts

Worker Cooperatives and Social Movements.
A standard pattern of worker coop development (historically) is for labor strife or some sort of catastrophic event (a company closing) to occur. My coop, Union Cab is a case in point. Union Cab came into existence after Madison cab drivers attempted to unionize the taxi industry for 10 years without success. After a strike in 1978 resulted in the owner closing the business, the workers decided to use the cooperative model to achieve their aims of a safe and humane workplace with a living wage.

However, there are many other reasons. Rainbow Grocery Coop began as part of a religious Ashram movement and was one of several grocery stores that combined as the People's Food System. Other grocery worker coops have a similar theme of food security and social issues as opposed to a labor movement.

Equal Exchange began as a means to promote Fair Trade at a time when few in the US knew the term. One of their first acts was to break the Reagan Administration's quarantine of Nicaragua.
More and more, a lot of worker coop development comes from community development and anti-poverty programs such as Cooperative Home Care Associates in New York which provided good jobs to people transitioning them out of welfare while providing health care to the community.

- John McNamara, presentation to NCBA, 2010

Challenges Faced by Worker Cooperatives

- Low visibility to community organizers
- Little to no government support or funding for the model
- Lack of capital investment for start-up
- Lack of experienced technical assistance providers (lawyers, accountants)
- Lack of good management prospects and/or solid board training
- Cooperative decision-making can militate against growth or fast response to market conditions.

Sidebars
Mondragón and Emilia Romagna
Historical overview
Recent trends and growth in cooperative development

Discussion Questions/Activities & Reading

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Sources: USFWC internal documents; Putting Democracy to Work, Adams and Hansen; Steps to Starting a Worker Cooperative, NCDF; CooperationWorks! 2009 training in worker cooperative development; John McNamara presentation to NCBA 2010