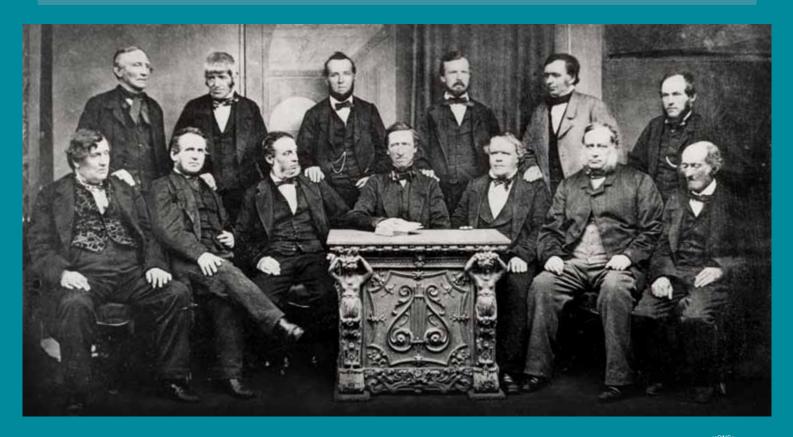






Our Story | Rochdale Pioneers Museum







"The co-operative ideal is as old as human society. It is the idea of conflict and competition as a principle of economic progress that is new. The development of the ideal of co-operation in the nineteenth century can best be understood as an attempt to make explicit a principle which is inherent in the constitution of society but which had been forgotten in the turmoil and disintegration of rapid economic change."

A M Carr-Saunders, P Sargant Florence and Robert Peers, Consumers' Co-operation in Great Britain, 1938





Acknowledgements

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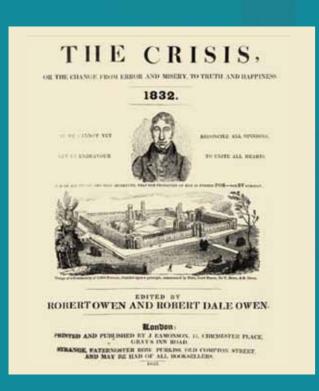
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Contents

Early Efforts	
	E
The Rochdale Society of Equitable Pioneers.	
Statement on the Co-operative Identity	
The Opening of the Shop	10
Self-Help and Self-Responsibility	1:
Democracy and Equality	
Equity and Solidarity	
1865 Photograph	18
31 Toad Lane	19
Co-operative Wholesale Society	20
Co-operative Sectors	20
- Consumer Co-operatives	20
- Education	30
- Co-operative College	32
- Co-operative Schools	3:
- Banners	34
- Co-operative Party	30
- Co-operative Agriculture	38
- Farm Co-operatives	39
- Fishing Co-operatives	40
- Health Co-operatives	4
- Finance	4
- SACCOs	44
- Insurance	4!
- Co-operative Housing	40
- Utility Co-operatives	
- Productive Co-operatives	4
- Worker Co-operatives	49
National Co-operative Archive	5(

Early Efforts

From the 1760s onwards, there were experiments in co-operation across the UK such as the Fenwick Weavers shop in Scotland and the Hull corn mill. By the early 1830s there were around 300 co-operative societies in the UK. These co-operatives often ran into problems through giving credit or a lack of business experience. Sometimes they were unable to recruit new members to move the co-operative into a new generation.

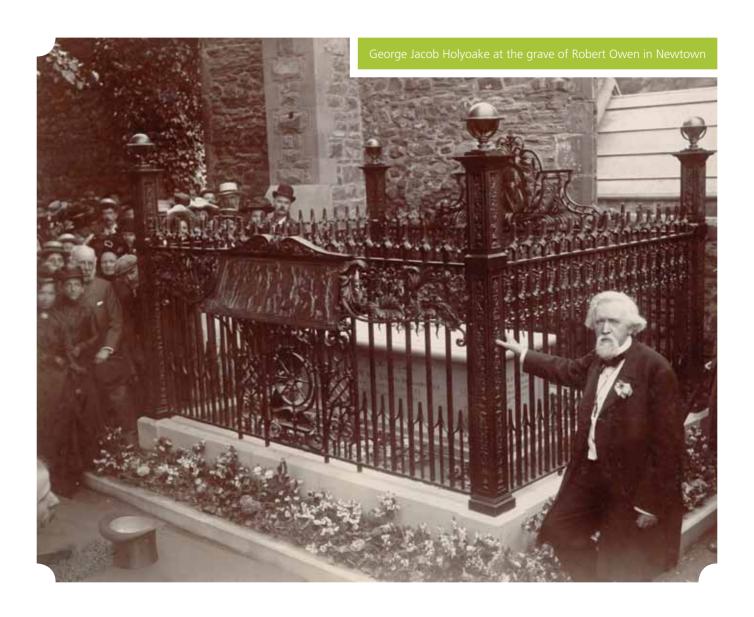


The Rochdale Pioneers learned from these experiences and ideas and used them to develop a model of co-operation that could be followed by others.

The early nineteenth century was a time of new ideas and rapid change. People were writing about and discussing co-operation and how to develop successful co-operatives.

Robert Owen (1771 - 1858)

Robert Owen was known as the Father of Co-operation and was also involved in the trade union movement, introducing infant education to the UK and in setting up co-operative communities. He is probably best known for his work at New Lanark in Scotland.





George Jacob Holyoake (1817 - 1906)

George Jacob Holyoake travelled the country during the 1830s talking about co-operation and Robert Owen's ideas. Holyoake was a great

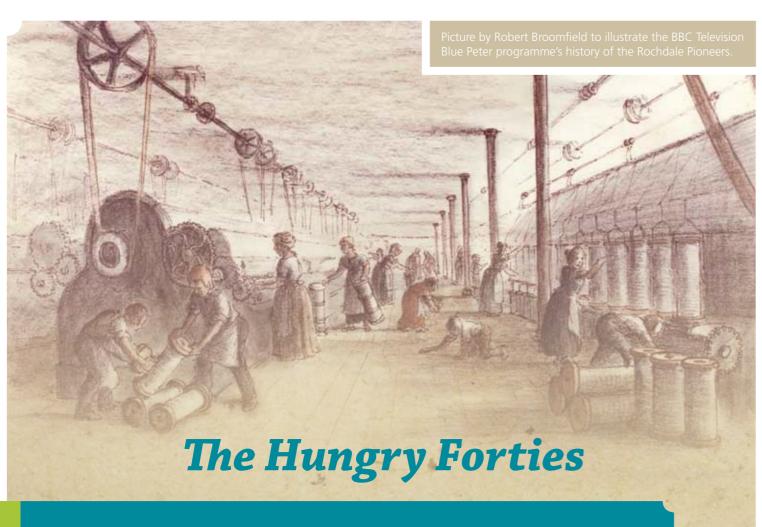
advocate and propagandist for co-operation. His history of the Rochdale Pioneers "Self Help by the People" was published in 1857 and inspired others to follow and set up their own co-operatives.



Dr William King (1786 - 1865)

Dr William King was another advocate of co-operation, seeing it as a means for working people to improve their lives. From 1828 to 1830 King

edited "The Co-operator", sharing experiences and advising on the steps to establish a co-operative. The Rochdale Pioneers studied "The Co-operator" and recognised the importance of learning the lessons of the earlier failures as they developed the principles and practices that ensure their model of a co-operative society was successful.



The 1840s were known as "The Hungry Forties". The move from hand looms in homes to powered looms in factories during the industrial revolution had changed the lives of many working people in Rochdale.

> The weekly wage for weavers had fallen by half from the 1820s to the 1840s and was barely enough to survive on. Women's wages were even lower and many people were only working two or three days a week.

> Industrialisation led to a rapid increase in the population of Rochdale. The cost of housing meant that workers lived in slums, often with one room for each family. The poorest families lived in basements, with little ventilation and light and with access only to polluted water.

Food prices were very high and many shopkeepers added weights to the scales so that customers did not receive the amount of food they had bought. Food adulteration was common, with water being added to milk, chalk being added to flour and gravel being mixed with oatmeal.

Working people had little control over their lives and were struggling to improve their living and working conditions by joining trade unions and campaigning for the vote.

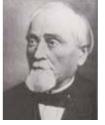
Elsewhere in Europe others were pioneering co-operative ideas to address poverty in rural areas. In Germany Friedrich Wilhelm Raiffeisen and Hermann Schulze-Delitzsch developed ideas that led to savings and credit co-operatives.

In Slovakia Samuel Jurkovic established similar rural co-operative initiatives within a year of the Pioneers opening the store in Rochdale.



Wilhelm Raiffeisen





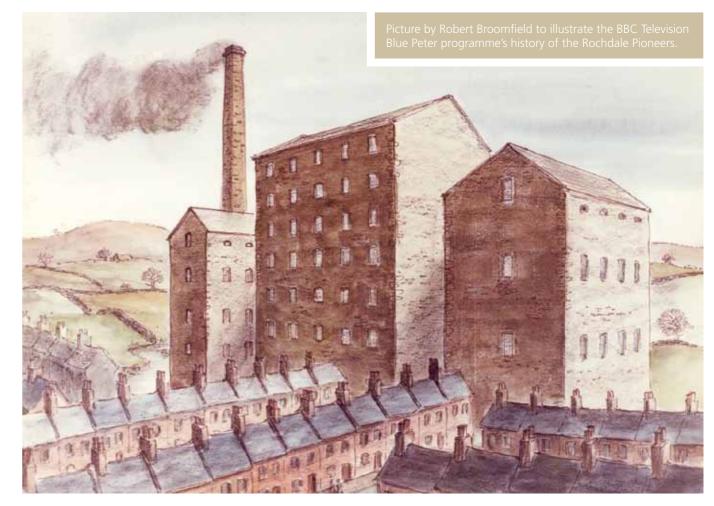




Samuel Jurkovic

"Of all the projects for raising the Workmen from the fear of pauperism, from the danger of crime, and from the misery of incessant ill paid labour, or uncertain employments, none appears to us to be fraught with so many advantages and so few dangers as this. The system is rational, pious and beautiful."

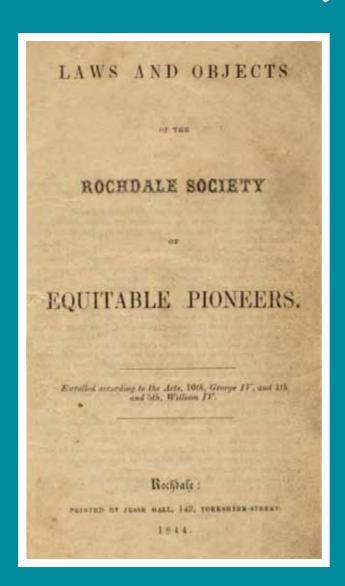
Concluding address on the principles of co-operation at the first Co-operative Congress held in Manchester, May 1831, called by the Manchester Association for the Spread of Co-operative Knowledge. The session was chaired by Robert Owen.

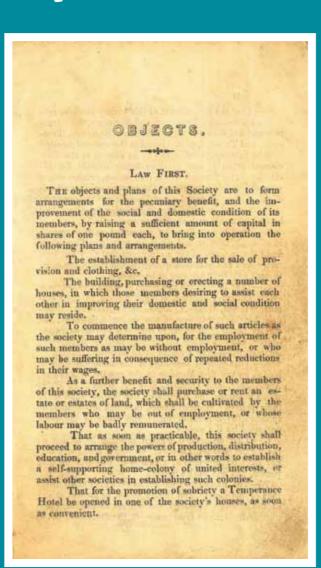


The Rochdale Society of Equitable Pioneers

In August 1844, a group of Rochdale workers met to form a co-operative society. The 28 original members saw co-operation as the best way forward to give ordinary people control of their own organisation with all members having an equal share in the decision making and receiving a fair share of the profits.

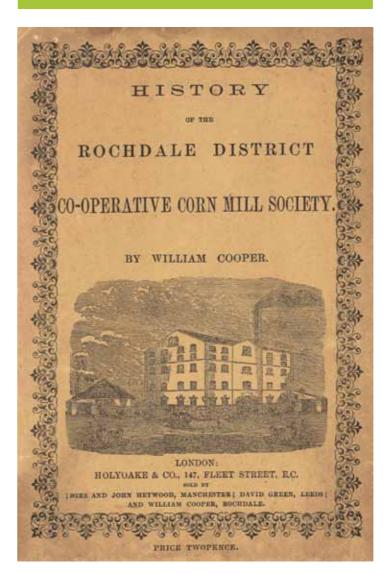
They named their co-operative 'The Rochdale Society of Equitable Pioneers'







The first houses built by the Society were in Pioneers Street and Equitable Street (From the collections of Local Studies, Touchstones)



From 1850, the Co-operative Corn Mill ensured good quality flour was available

The Rule Book of the Society was written by Charles Howarth and includes the Objects of the Society as its "Law First". They were setting out to improve both the financial and social conditions for members. The objects include the setting up of a shop, the building of houses, manufacturing, farming and a Temperance Hotel – to provide an alternative to the public house, which was the only meeting place for working people at the time.

The ultimate aim was to change all production, distribution, education and government to co-operation. They knew that a world based around co-operation would be a much fairer place.

All members would be able to buy good food at reasonable prices, to be part owners of the Society, take part in the decision making about how it would operate and receive a fair share of the profits. In addition, they would have access to libraries and educational classes which were normally only open to the rich.

The Pioneers' policy of strictly cash trading enabled them to avoid the problems some early co-operatives had experienced through difficulties in managing credit given to members. Central to their success was addressing the unscrupulous practices prevalent at the time. The Pioneers guaranteed true weights and measures and to trade only in pure and unadulterated goods. They put honesty and openness at the heart of their co-operative business.

The key elements of Law First were later summarised as the Rochdale Principles, and became the guidelines for co-operatives throughout the world.

Today co-operatives all over the world are based on the guiding principles originally defined by the Rochdale Pioneers - which is why in 2011 the International Co-operative Alliance declared Rochdale the global capital of co-operation.



Statement on the Co-operative Identity

Adopted by the International Co-operative Alliance General Assembly, Manchester 1995.

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise.

Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept responsibilities of membership, without gender, social, racial, political, or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote), and co-operatives at other levels are also organised in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: Co-operation Among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

22 Charte Countles 4/5 " 11

The first page of the Purchase Book of the Rochdale Pioneers.



Picture by Robert Broomfield to illustrate the BBC Television Blue Peter programme's history of the Rochdale Pioneers.

The Opening of the Shop

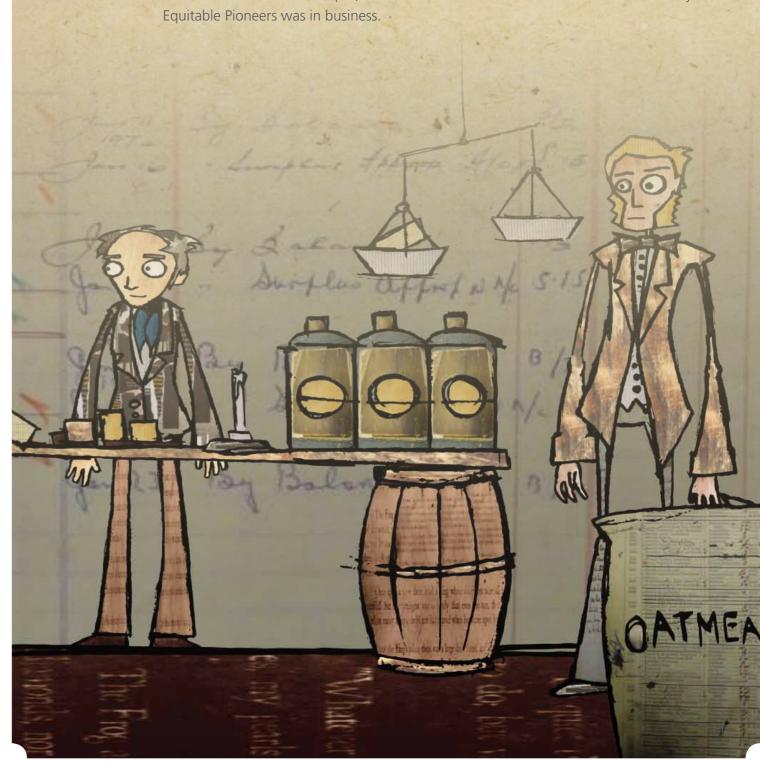
The 28 members of the Society needed to raise money to start their store and they collected 2d or 3d a week from each member. With a loan from the Weavers Association, they were able to collect £28 and they were ready to start in business.

Private shopkeepers were worried by the idea of working people setting up their own store, so it was difficult for the Pioneers to find a shop. Eventually, Dr Dunlop, a local property owner, agreed to rent them the ground floor of 31 Toad Lane. The building had been a woollen warehouse and as part of the agreement, the Pioneers had to replace the large doors with a shop door and windows.

They could not afford to buy shop furniture and instead used barrels and planks to make a shop counter, with smaller barrels and a plank for a bench for queuing members. They also had a desk where the cashier would look after the money and record the amounts spent by each member. This record was important in calculating the amount of profit to be returned to the members as the famous Co-operative Dividend – or "Divi".

Local wholesalers refused to trade with the Pioneers, so they had to travel to Manchester to buy goods to sell in the shop. They bought food which everyone needed – butter, sugar, flour and oatmeal. They had a small amount of money left and bought some candles, which were very useful when the gas company refused to supply gas to light the shop.

On 21 December 1844 at 8pm, the shutters were removed and the Rochdale Society of



Self-Help and Self-Responsibility

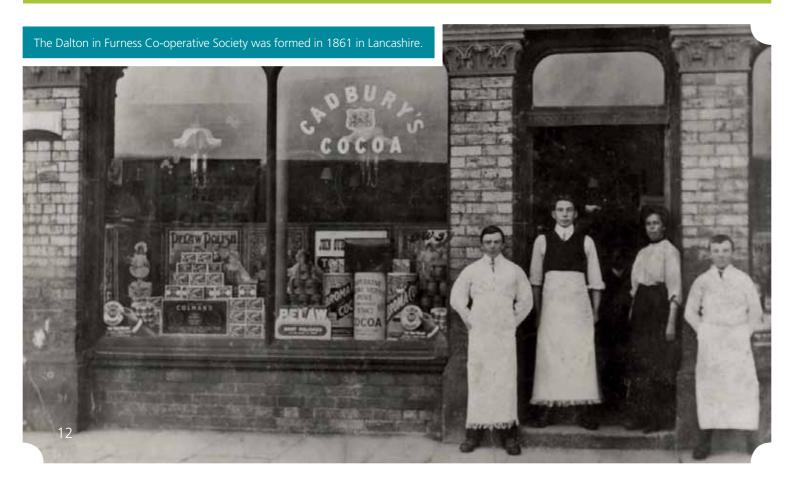
The 1840s were difficult times for working people. Unemployment or short time working and wage cuts along with high food prices led to poverty.

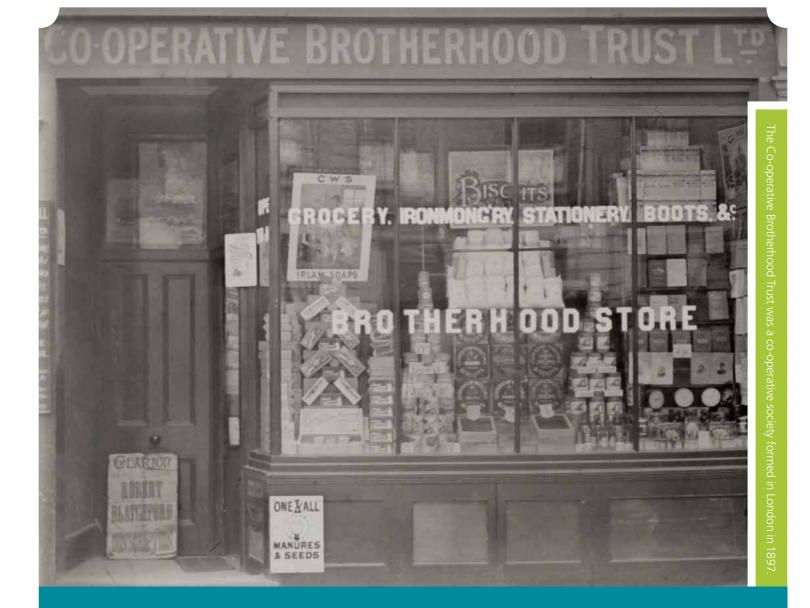
Industrial and political action had proved to be unsuccessful in achieving change and a group of people in Rochdale looked for a different way to improve their living conditions.

They did not wait for someone to come along and help them, they worked together to ensure that they could have access to reasonably priced, quality food at true weights and measures. They recognised that by co-operating they could make a difference that would benefit all those that actively supported the venture.

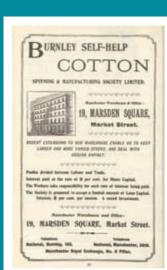
The success of the Pioneers was learning from pas mistakes and devising a model that was easy to understand and worked! From their modest start their ideas spread rapidly, as other groups saw the benefits of co-operation. By the beginning of the twentieth century, there were 1,651 co-operatives in the UK, including over 150 productive societies manufacturing items from clothing to hardware.

Visitors came to Rochdale from all parts of the world – and then adapted the Rochdale co-operative model to meet differing needs in their own countries.









"They will show to the world that the working classes are not only able, but are fully determined to follow the advice of Mr (now Sir Robert) Peel and 'TAKE THE MANAGEMENT OF THEIR AFFAIRS INTO THEIR OWN HANDS'."

Concluding address on the principles of co-operation at the first Co-operative Congress held in Manchester, May 1831, called by the Manchester Association for the Spread of Co-operative Knowledge. The session was chaired by Robert Owen.

Democracy and Equality

One Member One Vote

The Rochdale Pioneers recognised the importance of involving all members in the running of their co-operative society. They based the society on the democratic principle of one member one vote. This was a stark contrast to practice at the time as only wealthy male landowners could vote in parliamentary elections.

It took a series of electoral reforms to extend suffrage and it was not until 1928 that all men and women over the age of 21 had the same rights to vote.

In co-operative societies each member has one vote no matter how much money they invest in their co-operative, whereas in investor owned companies votes are generally linked to the number of shares owned – the bigger the shareholding the bigger the vote. Co-operative committees are elected from amongst the membership and report on activity regularly to the members.



The Rochdale
Pioneers were clear
that membership
should be open to
all who could benefit
from their services,
irrespective of race,
creed or political
persuasion. They
were committed to
equal opportunities
150 years before
the term became
commonplace.

Image: Co-operative members' meeting 1940s



Women and Co-operation

The first woman member of the Rochdale Equitable Pioneers Society was Eliza Brierley who joined in March 1846 at a time when women could not join trade unions and when very few received an education. Women members had an equal vote in their co-operative societies 80 years before they had an equal parliamentary vote.

The Pioneers were involved in campaigns to Parliament that led to the Married Women's Property Acts from 1870. Legislation before this meant that if a woman was married, her property belonged to her husband. Co-operative societies enabled women to receive their own dividends before the law was changed.

By 1883 many women were members of co-operative societies and Women's Pages started to be published in the Co-operative News, edited by Alice Acland. Within a few months, an organisation that became the Women's Co-operative Guild was formed with Rochdale as one of the first of its network of local branches.

The Guild has always been a campaigning organisation on issues including getting the parliamentary vote, maternity benefits and equal pay. The Guild encouraged its members to be involved in co-operative committees and in public life. Public speaking competitions helped members to develop the skills and confidence to contribute during meetings.

Equity and Solidarity

Dividend

The famous Co-operative Dividend is the distribution of the profits of the business amongst the members, the owners of the business and is based on the co-operative value of equity – fairness.

Earlier co-operatives often distributed profit in proportion to the investment people had made in the society. The Rochdale Pioneers' method was to distribute profit in proportion to the trade that members did with the society. This meant that the more you spent at the co-operative store the more you got back in dividend. This encouraged the trading loyalty that was vital to the success and growth of co-operative societies.

For many families, the Dividend payments bought household items, winter clothing or school equipment for the children as well as providing savings for family emergencies – as most members had no other savings accounts.

Made good use of it, as usual. She bought a fine sewing machine

The LONDON CO-OPERATIVE SOCIETY returned £495,000 to its customers last year

Nearest Department Store: 1, High Street North, East Ham.

It is the combination of the values of Self-Help, Self-Responsibility, Democracy, Equality, Equity and Solidarity that give co-operatives their unique character.



Co-operatives Working Together

As the number of co-operative societies grew, the Rochdale Pioneers were regularly asked for advice by new societies. In 1869, representatives gathered together at the first of regular Co-operative Congresses that eventually established the Co-operative Union, now called Co-operatives UK, to provide information and advice to co-operatives and exchange ideas. It is a co-operative that has other co-operatives as its members.



International co-operation

In 1895 the International Co-operative Alliance was formed, bringing together co-operatives from across the world into a movement that now involves a billion co-operators and over 100 million employees.

1865 Photograph

As the Rochdale model was adopted by communities setting up their own co-operatives, people wanted to know what the Pioneers looked like.

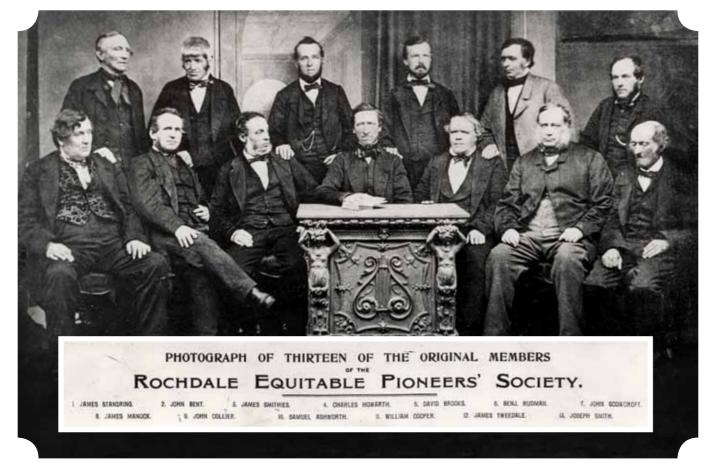
Cupe of Good Hope.—We have received a packet of good news from the secretary of the store at Cape Thom, which has been in operation 13 months. The seciety has recovered from its early difficulty arising from injudicious buying, and business is increasing. Six per cent. Is allowed as interest. They are "endeavouring to make the principles of Co-operation more known, and to this end have circulated tracts, and obtained regalary "through a bookselfer 40 'Co-operator's boot a doesn of which we distribute freely." We quote the occalusion of which we distribute freely." He we quote the occalusion of the securitary's letter:—"I am extremely serry to see that "The Co-operator" has been reduced, but think that if all the heme societies were to support it in proportion to the number of their members) as well as we do, there would be an increase instead of a reduction. Some three months age we wrote to the Wholesale Sociary (North of England) to see if them would be any probability of dealing with them on a small scale advantageously. You may periaga have bound of it. I will send you a copy of our roles, which you will see are very similar to those of the Rochdale Pioneers. What is the price of those Pioner photographs in one group 2—[3,8].—I must try be gotone out. I enclose one of our 2d, check; the helling ones are square. In forming our society I was much indebted to Mr. S. Askworth, the manager for the Boochala Pioneers, for copious information mpon all points connected with Co-operation. I trust that you may be blessed with beedth and strength to committee your valuable leavers in the cause of Co-operation, and that it may not be long before your valuable journal attains to still greater disconsions than it has hell before the mediators to still greater disconsions than it has hell before the mediators to still greater disconsions that it has higherto

The Co-operator 1 February 1866 letter from South Africa

In 1865, the original Pioneers still living in Rochdale were invited to a photographer's studio. Copies of the resulting photograph of the thirteen were requested from across the world and it is still one of the best known images of co-operation.

In 1857, George Jacob Holyoake chose "Self-Help by the People" as the title for his history of the Rochdale Pioneers. The book helped to spread the ideas of the Pioneers across the UK and it was translated into many languages including French, German and Russian.

William Cooper, the first cashier, said in the Daily news in 1863 that of the 332 co-operative societies then in existence, 251 had been established since "Self-Help" was published and that people had told him that the success of their own societies was as a result of their reading the History.



31 Toad Lane



Toad Lane in the 1920s, 31 Toad Lane is the pet shop to the left and the central premises built by the Pioneers is further up the street.



The new central premises of the Rochdale Pioneers, opened in 1867.



The Museum was opened in 1931 by Benjamin Jones, a leading co-operator who had known several of the original 28 Rochdale Pioneers and was author of Co-operative Production published in 1894.

31 Toad Lane was built as a warehouse in the middle of the eighteenth century. It was used by James Butterworth for his wool sorting business until 1843.

In 1844, the ground floor was rented by the Rochdale Pioneers for £10 per year. The upper floors at that time were used by a Methodist group as a Bethel (House of God) Chapel and Sunday school.

When the Methodists moved to a new chapel in 1849, the Pioneers took a 21 year lease of the whole building at a cost of £23 a year. This allowed the first floor to become a library and meeting room where classes could take place. The drapery department and boot and shoe repairs were on the second floor.

By the 1860s, trade had expanded and other buildings on Toad Lane were rented for different parts of the business.

A new central Store was needed and in September 1867, the new premises, which cost £10,000 to build, opened, bringing together all the departments. The third floor held the library and the board room. A hall that could seat 1,500 people was on the top floor.

31 Toad Lane was used as a pet shop for many years before being bought by the co-operative movement in 1925 and opened as a museum in 1931.



On 21 December1944, Mr J Waldron of the Rochdale Equitable Pioneers Society led a symbolic reopening of 31 Toad Lane. 100 years after the original opening night.

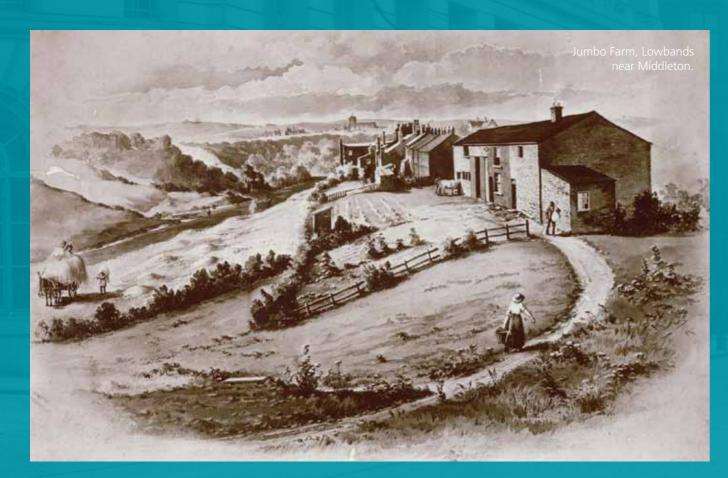
Co-operative Wholesale Society

The ideas of the Rochdale Pioneers spread quickly and co-operative societies were set up across the UK. Co-operators saw the potential to form wholesalers to supply goods to the growing number of consumer (or retail) societies. From 1850 to 1852 a Central Co-operative Agency operated in London to support the development of new co-operatives as well as supplying goods. Co-operative societies in the north asked the Rochdale Pioneers to set up a Wholesaling Department to supply goods to societies across the region. This Department operated from 1856 to 1859 and was followed by work to establish a separate organisation with the co-operative societies that used its services as members.

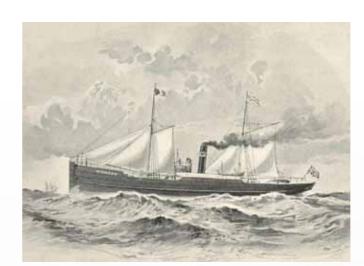
Meetings were held in 1860 at Jumbo Farm near Middleton, Lancashire, and in Manchester. The

legislation that applied to co-operative societies at the time did not allow them to invest in other co-operatives or to set up 'secondary co-operatives' and these meetings were followed by two years of campaigning until the law was changed.

The North of England Co-operative wholesale Society was formed in 1863 with William Cooper, James Smithies and Abraham Greenwood from the Rochdale Equitable Pioneers Society as part of the first committee. It later shortened its name to Co-operative Wholesale Society and was usually known as CWS. The Scottish Co-operative Wholesale Society (SCWS) was formed in 1868 and forty years later began opening co-operative shops in place where it was proving difficult to set up co-operative societies.







Distribution – The CWS ship SS Pioneer was the first to sail down the Manchester ship canal in 1894.



CWS premises in Corporation Street, Manchester in the 1930s.

The CWS started business at the beginning of 1864 in rented offices with two men and a boy as employees. Within five years the CWS built its own six storey warehouse on Balloon Street in Manchester, this was followed by other buildings, developing a 'Co-operative Quarter'. From 1868, the CWS opened purchasing depots overseas, the first in Ireland, then Europe, Africa, Australia, and North and South America. The CWS started its own shipping fleet in 1878 to bring produce to the UK.

The CWS and SCWS merged in 1973 and the CWS became involved in retailing directly for the first time, through the Scottish stores. Further mergers of societies led to the CWS eventually becoming the UK's largest consumer society. In 2000 Co-operative Retail Services (CRS) joined the CWS, followed by other regional co-operative societies including United Co-operatives. The business was renamed The Co-operative Group and its head office remains in Manchester.

The Wheatsheaf

The Wheatsheaf is a strong symbol of co-operation – one ear of wheat cannot stand up on its own, but with others, in a Wheatsheaf, it stands strong. The Wheatsheaf symbol has been used by the CWS since its formation. In its early trade mark "Labour and Wait" was used to show that nothing is achieved without hard work and patience. From 1863, the American spelling "Labor" was used by the CWS to show support for the anti-slavery movement. During the American Civil War, co-operators in the UK boycotted cotton produced in the Southern States.



The Wheatsheaf, trademark of the Co-operative Wholesale Society

Banking

The CWS started a Loan and Deposit Department in 1872, which offered banking services to co-operative societies. Later known as the CWS Bank, it extended its services to individual co-operators as well as trade unions, working men's clubs and local authorities. It changed its name to the Co-operative Bank in 1971.



The main banking hall of the new CWS Bank building opened in 1930



John Thomas Whitehead Mitchell (1828-1895)

Rochdale born J T W Mitchell was Chairman of the CWS through a period of rapid development, with factories being set up across England and Wales and depots opened across the world. He lived in a modest terraced house at 15 John Street, Rochdale while overseeing one of the first multi-national organisations, employing over 8,000 people.

His grandfather had been involved in the unsuccessful 1830s co-operative society and his mother kept a small beerhouse. Mitchell joined the Rochdale Pioneers' Society in 1853 and was elected onto the committee two years later. He joined the CWS committee in 1869 and was Chairman from 1874 until his death.

"The three great forces for the improvement of mankind are religion, temperance and co-operation; and as a commercial force supported and sustained by the other two, co-operation is the grandest, the noblest, and the most likely to be successful in the redemption of the industrial classes."

JTW Mitchell, Presidential Address at the Co-operative Congress, Rochdale 1892.

Insurance

Following disastrous fires in different parts of the country the Co-operative Insurance Society was set up to enable co-operative societies to take out insurance. Originally operating from Toad Lane in Rochdale, it became part of the CWS and SCWS in 1913.



Manufacturing

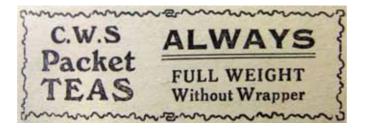
From 1873, the CWS ensured the quality of supply of goods by opening its own factories, initially producing biscuits at Crumpsall and shoes at Leicester. By the turn of the century the CWS was one of the UK's ten largest businesses, and its range of products produced in its own factories had expanded to include food, clothing, furniture and household goods.

In 1881, the SCWS opened its first factory, making furniture and later developed an estate of factories at Sheildhall a few miles from the Glasgow headquarters of the SCWS.



Ethical Trading

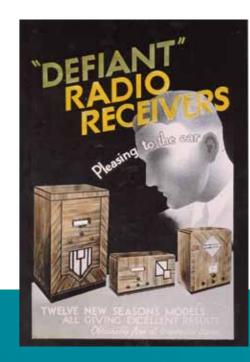
The CWS and SCWS joined other co-operatives in ensuring the quality of goods at fair weights and measures. The employees also received good rates of pay and working conditions. This was often emphasised in advertising. The CWS and SCWS led a campaign from the 1890s to ensure that tea was sold by the weight of the tea rather than including the packaging. Legislation finally made this practice illegal after 30 years of campaigning.





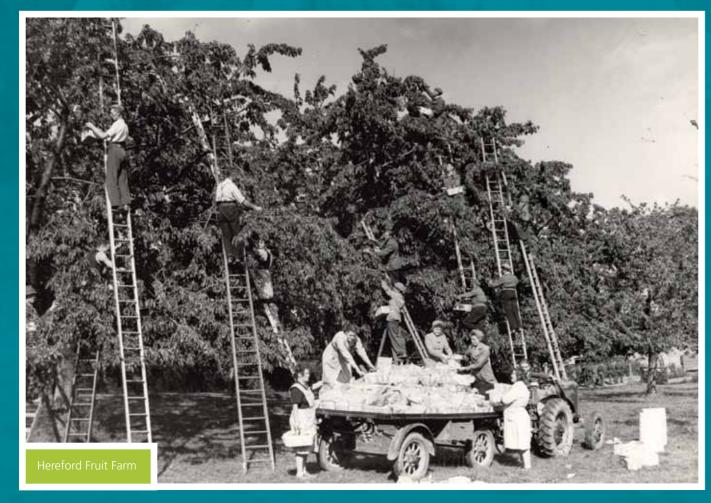
Defiant Radios

CWS products were often named after the place they were made, like Pelaw Polish and Lutona Cocoa. Others were given co-operative names such as Federation or Pioneer. In the 1930s, radio manufacturers refused to supply radio sets to co-operatives because they felt the dividend was a form of price cutting. The CWS decided that they would make their own, buying the inner workings from Sweden and having the cases built in CWS cabinet factories. The appropriate name chosen for these radios was "Defiant".



Farming

In 1896, the CWS bought its first farm at Roden in Shropshire, gradually developing the capacity to grow seasonal produce for co-operative stores. The first tea plantation, located in what is now Sri Lanka, was purchased by the CWS and SCWS in 1902.





Co-operative Sectors

Consumer Co-operatives







By the early years of the twentieth century there were 1,500 retail co-operative societies in the UK based on the Rochdale model. Often societies operated many branch stores with departments selling a variety of goods. During this period membership rose rapidly and societies became the hub of their communities with musical, sports and social groups for members and their families.

During the First World War (1914-1918) co-operative societies offered support to employees who enlisted, guaranteeing jobs on return and making up any shortfall between their army pay and their co-operative salaries.

The years following the First World War were characterised by high inflation and the severe recession of the 1920s and 1930s. Co-operative membership continued to rise throughout this period, from 4.5 million in 1920 to 8.1 million in 1937, though the amount spent per member was reducing.

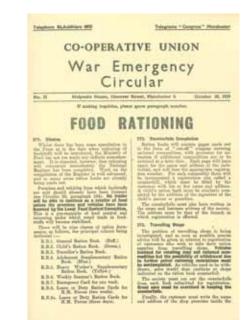


From Counter Service to Self Service

Rationing was introduced in 1939 at the outbreak of the Second World War. Being both well established and trusted within the community, co-operative societies continued to grow and by 1945 had a membership of 9.4 million.

Until this time, co-operative society stores operated counter service, with goods being weighed out and wrapped by the shop staff. Increasingly, manufacturers packaged their products and, in 1942 the London Co-operative Society tried a new method they had studied in the USA - self service where customers used baskets to serve themselves. Self service enabled stores to expand their product range, offering members more choice and greater convenience. By 1950 90% of self service shops in the UK were co-operatives.

In 1947, the first national logo for co-operative societies was introduced - known as the chain link. The aim was to replace the range of logos and colour schemes used on shops and vehicles and to ensure that co-operatives could be easily identified as consumer owned and run businesses.







CO

Price Cutting and Customer Choice

In the post war period retailing changed beyond recognition. After two decades of economic depression, war and rationing, people wanted choice. This started the development of today's consumer society.









In 1964 Retail Price Maintenance, a system whereby retailers set the selling price of branded goods, was abolished. This ushered in an era of sharp price competition. Multiple retail chains like Fine Fare and Victor Value expanded rapidly offering ever wider ranges of goods. The multiples' expansion was largely at the expense of traditional family owned businesses but co-operatives also suffered. The number of societies meant that they lacked the central purchasing and distribution system of their competitors and their customer members expected both price cutting and dividend.

national identity and encouraging mergers to create larger societies capable of competing with the multiples. National dividend stamps were introduced as a more cost effective way of distributing co-operative dividend whilst reflecting the lower margins in food retailing.

The last quarter of the twentieth century proved a challenging time for the UK's consumer co-operatives, but, unlike a number of other parts of Europe, they not only survived, but laid the foundations for subsequent renewal and growth.







Into the Twenty First Century

After the difficult trading conditions in the 1970s and 1980s, co-operative societies began to look again at their strengths, which lay in their core values. In the early 1990s, the International Co-operative Alliance led work on the modern interpretation of the Rochdale co-operative principles and the values that underpin them.

The retailing environment was changing and new generations of consumers became aware of the long track record of ethical trading of co-operatives. Responsible retailing initiatives and Fair Trade products were seen as building on this tradition.

A Co-operative Commission examined the position of the consumer co-operative movement. Its report, launched in 2001, made a series of recommendations which have helped consolidate the renaissance of the consumer movement. Co-operative societies have come together through mergers and by the United Nations International Year of Co-operatives in 2012, the Co-operative Group accounted for almost 80 per cent of UK co-operative retail trade.

Growth in food outlets included the purchase of the formerly independent Somerfield chain by the Co-operative Group. The Britannia Building Society joined the Co-operative Banking group in 2009 - significantly expanding the range of co-operative financial services. Membership grew following the introduction of card based dividend with the Co-operative Group setting a target of 20 million members

by 2020.



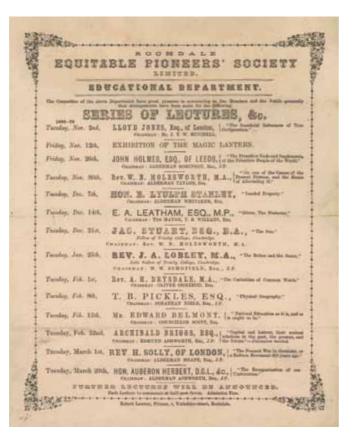
Education

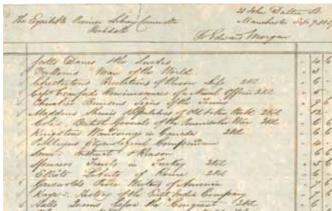
Co-operators have always recognised the importance of education and it has remained one of the core Co-operative Principles. In the early nineteenth century education was normally available only to those who could pay. Working class children often started work in the mills at the age of six or seven.

The Rochdale Pioneers saw access to education as vital and arranged discussions and "self-improvement classes" for members. In 1849 a Library Committee was established on the first floor of 31 Toad Lane. In many communities libraries were run by co-operative societies years before local authorities became involved.

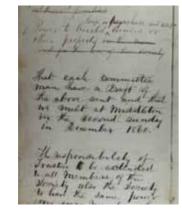
In 1853 the members decided to devote 2.5% of the profits of the Society to education and campaigned to change the legislation to allow co-operative societies to spend money in this way. As the Society opened new branches, meeting spaces and reading rooms were established above the shops.

After the law was changed in 1862, the Society appointed a full time education secretary-librarian. In 1868 a 342 page library catalogue was published listing books, pamphlets, journals and scientific instruments such as telescopes and microscopes that could be borrowed by members.



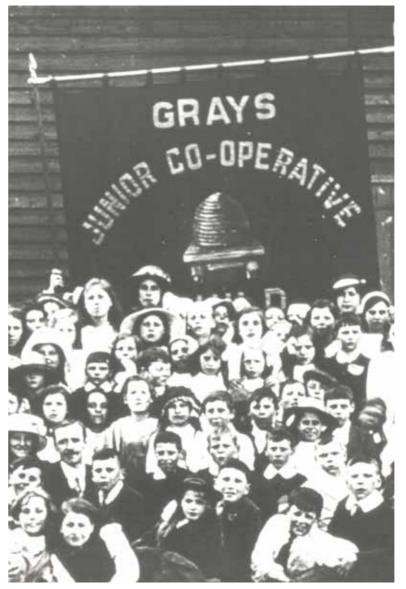


Order for books for the Rochdale Pioneers' Library 9 September 1857

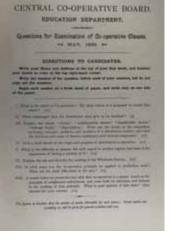


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The 1860 meeting at Jumbo Farm that led to the eventual establishment of the CWS agreed that co-operatives should have: "Power to devote a portion of the profits to the formation of schools, libraries, newsrooms and other educational purposes."









Developments in Education

In 1883 a national Education Committee was formed by the Co-operative Union to support education work. It reported that co-operative societies, mainly those based in the North of England, provided £17,182 for education during the year. Members' reading groups and study circles were formed and discussed specially prepared tracts and pamphlets. Scholarships were introduced to enable co-operators to go to university.

The idea of "co-operative education" was developing during the 1880s, with the organisation of classes and lectures in "Co-operation" using text books such as "Working Men Co-operators" written by Arthur H Dyke Acland and Benjamin Jones.

Examinations were held, with places at University Extension Summer Meetings for those who passed.

The Co-operative Union arranged an annual programme of courses, usually including at least 14 one-hour classes. Lesson plans and materials such as pamphlets and lantern slides were provided that could be used by local teachers, or by tutors trained by the Co-operative Union. Classes were available for young people and adults and many learners moved through the different levels.

The co-operative movement extended adult education provision to working people and played a critical role in the establishment of the Workers Educational Association in 1903. Co-operative organisations such as the Junior Guilds and Woodcraft Folk for young people and Co-operative Guilds for adults also provided education for their members, enabling people of all ages to learn co-operatively.

Co-operative College

The idea of a college for co-operators was first discussed in 1830. Plans were revived in 1912 and when the UK Co-operative College was formed in 1919, it was felt to be a fitting memorial to co-operators who died during the first world war. The first Principal was Rochdale born Professor Fred Hall.



The College was designed to act as "a centre for advanced instruction for all types of student", to undertake research, to hold weekend and summer schools and to train co-operative tutors. The first College students included co-operators from Iceland and Australia as well as Britain.

Co-operative Union's correspondence courses, enabling up to 20,000 learners at a time to receive course materials and to return assignments by post. Many of these courses were for employees as well as members of co-operative societies, teaching everything from the technical skills such as book keeping or window dressing, to the ethics and philosophy of co-operation.

From the late 1940s, the College was involved in the training of government co-operative officials, particularly in countries of the British Commonwealth. Co-operators in other countries were also sent by their co-operative societies to learn about the UK co-operative movement.







Early co-operators followed the lead of

Robert Owen and worked to provide education for members and their children. In the 1830s, co-operative schools were set up by Owenites in Wigan, Liverpool and Salford. Local authorities gradually took over the provision of education and the 1870 Elementary Education Act ensured that all children between the ages of 5 and 10 were in school.





In 2008, the Vale Co-operative
Trust was established at Reddish Vale
Technology College in Stockport,
becoming the first school in England
to use a multi stakeholder co-operative
trust model. With support from the
Co-operative College co-operative schools
soon became the fastest growing new
sector of the co-operative movement.

Within four years, over 300 schools were being run as co-operatives,

involving the students, staff, parents and local community in decision making. They in turn had established the Schools Co-operative Society (SCS) as a national network.

Today there is growing interest in co-operatives amongst the further and higher education sectors in the UK and internationally, leading to a significant rise in research on co-operatives and their economic and social impact.

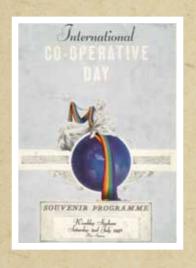


Flags and painted or embroidered banners borrow from the traditions of military flags, carnival, fairground and religious processions, with the ideas of loyalty and dedication.

Co-operative society banners were often professionally produced, painted on silk, and mounted on poles for use in processions. In other co-operative organisations, such as the Women's Co-operative Guild banners were made by the members themselves. The banners were often displayed in meeting rooms and the annual Guild Congress showcased banners from different parts of the country.







Banners often include co-operative symbols, such as the rainbow, which has been used by the international co-operative movement since the 1920s. Other symbols are used to show co-operative working, the

wheatsheaf or bees and a beehive for example. The regions of the Women's Co-operative Guild have their own flower, each with a meaning relevant to co-operation such as the Clematis for Perseverance, the Pansy for Harmony and the Cornflower for Hope.

Guild members in national costumes as they prepared for the International Co-operative Day pageant at Wembley Stadium in 1938



New banners are produced in co-operative banner making workshops, with members or school groups collaborating to design and make banners using symbols important to the group.



Co-operative Party

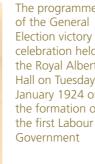
During the first world war, when conscription was introduced and food and fuel supplies restricted, co-operative societies began to suffer. The movement was under-represented on the government's distribution committees and tribunals. Co-operatives received minimal supplies and often found the majority of staff called up for the armed services, whereas business competitors' staff were declared vital for the war effort. This caused the co-operative movement to change the long held stance of political neutrality and in 1917 the Co-operative Party was formed.

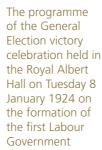












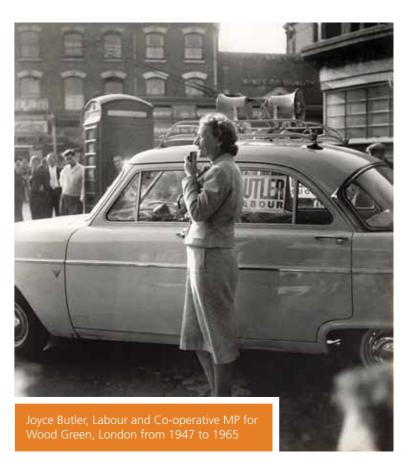
Alfred Waterson

The first Co-operative Member of Parliament was Alfred Waterson, elected MP for Kettering in 1918. The Co-operative Party entered an electoral alliance with the Labour Party in 1927, enabling the two parties to work together more closely and for Co-operative Party candidates to stand for election as Labour and Co-operative.

The Co-operative Party successfully lobbied for Britain's first ever Consumer Protection legislation and continues to promote co-operative values and principles through its work in the House of Commons, House of Lords, Scottish Parliament, National Assembly for Wales and local councils.



Hillsborough, minister in the first Labour Government (1924), First He later became Earl Alexander of Hillsborough



Co-operative Agriculture

The Rochdale Pioneers had the purchase of land as one of their original aims and whilst they did not buy land, other co-operators in the area did. Co-operative societies in different parts of the country included farming among their activities.

Jumbo Farm at Middleton, near Rochdale, was founded in 1851 by a group of handloom weavers who joined together to rent six acres of land with the Jumbo Co-operative Society formed to help fund the project. In 1860, the first of the meetings that led to the formation of the Co-operative Wholesale Society was held at the farm with a tea served in the barn to delegates who had walked to the meeting.

The Co-operative Wholesale Society (now the Co-operative Group) began farming in June 1896 when it bought the 742 acre Roden Estate in Shropshire to grow fruit for the jam factory. The first crops grown there were strawberries, raspberries, currants and gooseberries Glasshouses were built to grow cucumbers and tomatoes.

Further farms were added to the CWS estates and today the Co-operative Group is one of the UK's largest farmers, with over 50,000 acres of land from Aberdeenshire to Kent. The Co-operative Farms have their own packhouses where fresh fruit and vegetables are washed and packed ready for the stores.







Farm Co-operatives

Farmers throughout the world are being called upon to produce ever-increasing amounts of food to feed the world's growing population. Co-operatives allow individual farmers to pool resources in buying supplies and equipment and in packing and marketing produce.

Buying fertilisers and seeds jointly brings down the price and enables farmer members to specify the quality of supplies, which is why agriculture is one of the biggest co-operative sectors. One of the largest co-operatives in Asia is the Indian Farmers Fertiliser Cooperative, which works with almost 40,000 member farmers.

Machinery rings enable farmers to jointly own and maintain machinery such as harvesters that are needed on each farm for a limited period, drawing up a schedule and moving the equipment from farm to farm.

Ocean Spray was established in 1930 by three cranberry farmers in Massachusetts who believed they would be more successful if they worked together, sharing their growing expertise and resources. Today it has over 700 cranberry and 50 grapefruit farmer-members with products available all over the world.

Co-operatives in Finland are responsible for 74% of the country's meat products, 50% of egg production, 34% of forestry products and 96% of dairy products. Nearly 50% of sugar-cane planters in Mauritius are members of co-operatives. In Poland, 75% of dairy production is through co-operatives.

Openfield is Britain's leading agricultural co-operative, marketing over 4 million tonnes of crops annually, supplying fertilisers and providing storage centres and export facilities to the member farmers. Half of all British farmers are members of an agricultural co-operative and across the world, three quarters of Fairtrade goods are produced by co-operatives of farmers.

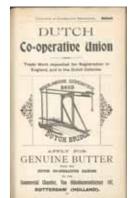




Cocoa beans grown by members of the Kuapa Kokoo co-operative in Ghana



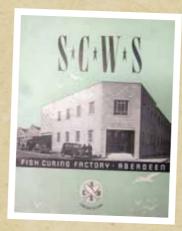
Seven Hills Farmers co-operative supplies lamb produced in the North Yorkshire Moors National Park





Fishing Co-operatives

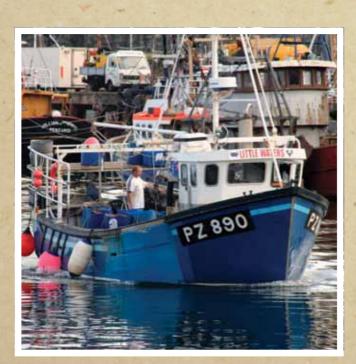
The fishing industry is an important supplier of food but has been in crisis in recent years because of over exploitation and fishermen remain among the most economically vulnerable of the world's population.



Co-operatives are formed by groups of fishermen combining their resources to provide the capital to supply their needs.

There are societies that have storage facilities for fishing gear or enable the members to share expensive equipment for boat maintenance. Some co-operatives arrange joint marketing of the catch, and have warehouses and ice making machinery to keep the catch in good condition before it goes to market. Fishermen can work together to manage fishing quotas, apply for funding and lobby government for changes in legislation.

The Cornish Fish Producers Association now manages quotas for over 150 members, having been formed in the 1970s to jointly market the catch - mainly mackerel.



In Northern Ireland, the Lough Neagh Eel Fishermen's Co-operative Society operates the largest commercial wild eel fishery in Europe. The society's members work together to ensure that the fishing practices are sustainable.

The 2006 tsunami caused enormous damage to communities around the Indian Ocean.

The UK co-operative movement supported the re-establishment of co-operative fishing in Aceh, Indonesia.





Health Co-operatives

Mutuals and friendly societies emerged to support working people who had little access to health care during the nineteenth century.



Co-operative societies loaned surgical appliances and equipment such as bath chairs, sponsored hospital beds for the use of members and created convalescent homes that enabled members who had been ill to recover in the countryside. The factories of the Co-operative Wholesale Society offered medical care for employees and society sports facilities encouraged a healthy lifestyle.



SUESP SUESP Members groups took part in health education and campaigned for medical facilities to be available to all and for the introduction of the National Health Service.

Today, health co-operatives serve over 100 million families around the world. In Brazil, Unimed co-operatives have offered a health system managed by doctors since the 1960s. They are the largest provider of health care in Latin America.



In Colombia, over 20% of health sector workers are employed in co-operatives. Consumer owned and run health care co-operatives, such as Group Health, which operates in Washington and Idaho, USA, provide medical facilities in their communities.



Public sector reform in the UK is resulting in new co-operative and mutual models in the health sector such as the Care Plus Group (North East Lincolnshire) Ltd which provides health and social care services including community nursing, health screening and meals on wheels to a community of 158,000 people.

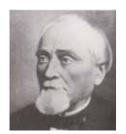
Medway Community Healthcare is owned by its staff members on behalf of the community and has healthy living centres, inpatient units and offers speech and language therapy to over 350,000 people across Medway, Swale and West Kent.



Finance

Savings and Credit

Whilst the Rochdale Pioneers were responding to industrialisation, elsewhere in Europe others looked at co-operative solutions to address needs in rural areas. Smallholder farmers and rural workers struggled to manage their finances which were largely dependent on income from sales of goods at harvest time.



Mid-nineteenth century Germany witnessed the development of new forms of co-operatives to provide savings and credit for rural communities.



Two distinct traditions emerged:
Herman Schulze-Delitzsch developed
co-operative banks known as
Volksbanks – lending to rural workers.
The model proved successful with
over 1,000 banks and nearly 600,000
members by 1905.

Friedrich Wilhelm Raiffeisen wanted an alternative to the exploitation of small farmers by the money lenders and developed rural credit banks at village level.

Both traditions were based on similar principles to Rochdale – self-help, self-governance and self-responsibility. The two models proved very successful and grew rapidly, the Raiffeisen co-operative model being adopted in many other countries across Europe including Italy and Austria.

Above: Herman Schulze-Delitzsch Friedrich Wilhelm Raiffeisen



Raiffeisen Society poster – "keep the village money with the village" encouraging people to save with the Society







The Raiffeisen Museum, Hamm, Germany

Co-operative Finance

Today, co-operative financial institutions can be found across the world. They provide a range of services such as savings, credit and insurance. Like all other co-operatives they are owned and controlled by their members. They offer members a chance to own their own financial institution and provide an alternative to commercial banking.







Left image: Alphonse Desjardins 1854-1920 Middle image: Charles Gide (1847-1932) advocated the development of co-operatives to change French society for the better. Today financial co-operatives account for around half of the turnover of the banking sector in France Right image: Dorimène Desjardins 1858-1932



KAMCI Credit Union in Accra, Ghana (Canadian Co-operative Association)



Cité Desjardins de la cooperation in Lévis, the head office of the Fédération des caisses Desjardins du Québec. The Desjardins Group is the largest financial group in the Province of Québec (Fédération des caisses Desjardins)

News of the success of financial co-operatives in Europe travelled across the Atlantic and inspired Alphonse and Dorimene Desjardins to start a network of financial co-operatives called caisse populaires in Canada. Their success in turn helped to stimulate the growth of credit unions throughout Canada and the USA.

In Europe co-operative banks hold a 20% market share and have 176 million customers including 50 million members. They have proven to be more stable than commercial banks both before and since the global financial crisis of 2008.

"Co-operative banks, less pressed by short term shareholder expectations, have a strong capitalisation and take a long term perspective in their operations, as a consequence of which they managed to avoid many of the mistakes that were made in the crisis. In many countries they supply the small and medium-sized enterprises and many households with their credit needs."

Herve Guider



SACCOs

Savings and credit co-operatives (also known as Credit Unions or SACCOs) provide financial services to millions, including poor and low-income people in many countries.

Most SACCOs place as much emphasis on encouraging saving as on providing credit. Flexible and locally owned, credit unions have always provided their members with security for savings alongside affordable loans.

Worldwide there are 53,000 credit unions with 188 million members operating in 100 countries. They offer their members more than financial services. In the developing world, they help create opportunities for their members helping them start small businesses, grow their farms, build family homes and educate their children.

In Africa, SACCOs are the fastest growing type of co-operative offering women in particular opportunities to save and support their families.



Below: JoyFod SACCO, Uganda & Marafiki SACCO, Nairobi





Insurance

The roots of co-operative insurance go back a long way, to burial societies and early friendly societies where the members pooled resources to help in cases of sickness, accident or death. Co-operative insurance organisations developed from the mid nineteenth century in response to social changes during the industrial revolution.

Today, co-operative and mutual insurance providers have a strong global presence and hold almost a quarter of the world market share for all kinds of insurance. The International Cooperative and Mutual Insurance Federation was formed in 1922 and now has member organisations in over 70 countries.

Insurance provision for the Islamic faith, termed takaful insurance, is one of the fastest growth areas in insurance. The takaful insurance model has very similar values to the co-operative values and co-operative and mutual insurers have been at the forefront of its development.

Co-operatives have also assisted in the development of micro-insurance products for low income clients. The Co-operative Insurance Company of Kenya for example provides low cost insurance for women market traders allowing them to use their mobile phones to pay their premiums. Co-operative insurers also help their members by providing education and training on a range of topics from HIV Aids prevention to preparedness for natural disasters.











The women's federation of rural Pune, India, voting to introduce mutuals (Uplift Mutuals)

Co-operative Housing

One of the original aims of the Rochdale Pioneers was to provide housing for members. The Rochdale Co-operative Land and Building Company Limited was formed in 1861 and in 1868 started to build houses.







Above: Perryview Housing Co-operative in Rayford, Kent Right top: Tenant Co-operators, Lucas Road, Penge. Right bottom: Turkkent co-operative housing in Istanbul, Turkey

In 1885 there were at least 96 co-operative societies in England engaged in providing homes for their members, either by building them, or by advancing loans on mortgage. This gave co-operators access to good quality houses and gave to many their first opportunity to buy their own homes.

Across the world, housing co-operatives enable a community to collectively own its own housing and to control how it is run - deciding on priorities for repairs and investments. Many of the apartment blocks in New York operate as co-operatives, including the 120 acre "Rochdale Village" in the Queens district. In Scandinavia, around 20 per cent of homes are part of a housing co-operative.

In March 2012, ownership of 13,750 homes in Rochdale was transferred from Rochdale Council to Rochdale Boroughwide Housing, creating the largest mutual housing provider in the UK. "The quality and construction of the houses are greatly superior to any erected for the working class in Rochdale before the Pioneers' time, excepting, perhaps, a pleasant, widewindowed and healthy range erected by Mr Bright for his workneonle."

rish Times 1868



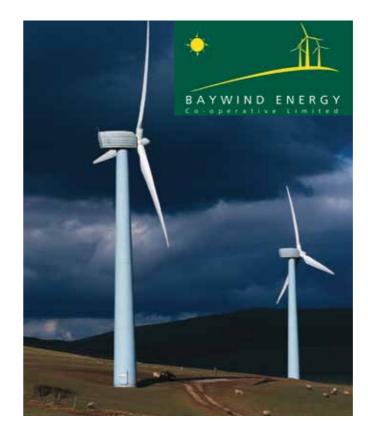




Rural electricity co-operatives make a difference to the lives of villagers in Bangladesh



Dulas is a worker co-operative in Wales working in renewable energy systems



Utility Co-operatives

Access to electricity changes every aspect of life, providing lighting and powering equipment in homes, businesses and on farms. In many countries, co-operatives have been set up to supply electricity and other utilities in areas where investorowned businesses believed that they would not make a profit.

In the United States, electricity co-operatives were set up in the 1930s as part of the second New Deal to provide electricity to rural areas. Electricity co-operatives now serve 75 per cent of the United States. They share expertise and equipment with many other countries including Bangladesh, the Philippines and Haiti, enabling more communities to experience the benefits that electrification brings.

In the UK, member owned energy enterprises are a growing sector of the co-operative movement, with renewable energy schemes such as Baywind producing electricity from sunshine, wind or water power. Co-operative Energy is an alternative to the big energy providers, enabling members to combine their energy buying needs through co-operatives.

Telephone co-operatives in the United States are often found in rural areas and expanded rapidly after the second world war. In the UK, the Phone Co-op supplies telephone and internet services to its members. Rural communities can also benefit from water supply co-operatives. The Cooperative de Sericios Públicos Santa Cruz in Bolivia provides water to over two thirds of the 1.25 million inhabitants of Santa Cruz.

Productive Co-operatives

In the years before the Rochdale Pioneers set up their model of consumer co-operation, workers combined their skills in co-operative workshops. The earliest known of these was a group of tailors in Birmingham who formed their society in 1777.

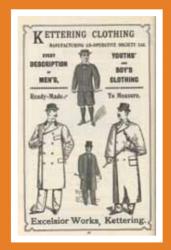




The 1870s saw the start of rapid development of producer co-operatives in many different industries. The member workers produced food, household products, clothing and textiles.

In 1882 the Co-operative Productive Federation was established to act as a business agency for productive co-operatives and to support their development.



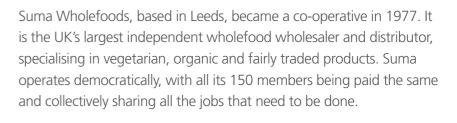


"To effect a change from the present selfish system in a quiet peaceable manner, co-operators were endeavouring to become capitalists, and manage their own affairs, on the principle of each for all and all for each."

Alexander Campbell, Co-operator, 1863

Worker Co-operatives

A new wave of worker owned co-operatives developed from the 1970s. Worker co-operatives provide a different business model to a company structure, ensuring that all the workers have the right to become a member and part owner and to take part in directing the business.



In 2012, the Rochdale Pioneers Museum reopened following a major development project. It was designed by Loop Systems, a Manchester based architectural co-operative that worked with the Co-operative Heritage Trust.





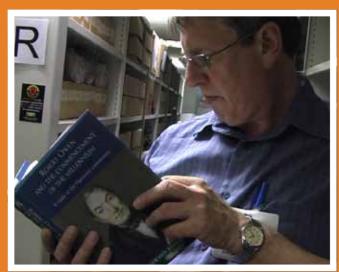


National Co-operative Archive



Located in central Manchester, the National Co-operative Archive is home to a wide array of records relating to the history of the worldwide co-operative movement. The collections include rare books, periodicals, manuscripts, films, photographs and oral histories, and provide researchers with an unrivalled resource for the development of the co-operative movement, from the initial ideas of the eighteenth century to the present day.

The Archive welcomes researchers who wish to learn more about the co-operative movement, for academic projects, family history, local history or any subject linked to co-operation.



Contact

National Co-operative Archive Co-operative College Holyoake House Manchester M60 0AS

Tel: 0161 246 2945 or 0161 246 2937 Email archive@co-op.ac.uk Visit www.archive.coop



HERITAGE TRUST

The Co-operative Heritage Trust was founded in 2007 (Registered Charity Number 1121610), with generous financial support from the Co-operative Group. The Trust brought together the heritage collections of the Trust founders, the Co-operative Group, Co-operatives UK and the Co-operative College.

The collections include the Rochdale Pioneers Museum, 31 Toad Lane Rochdale and the National Co-operative Archive.

The Trust aims:

To inspire people within and beyond the co-operative movement about the origins, development and contemporary relevance of co-operation by collecting, safeguarding and making accessible artefacts and documentation through lifelong learning and research.

The Rochdale Pioneers Museum reopened in 2012 following a major restoration and development project with the benefit of major funding support from the Heritage Lottery Fund.





Rochdale Pioneers Museum

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