

UNIVERSITY OF
SASKATCHEWAN

Centre for the Study
of Co-operatives

Innovations in Co-operative Marketing and Communications

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LESLIE BROWN

Centre for the Study of
CO-OPERATIVES



UNIVERSITY OF
SASKATCHEWAN

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Introduction*

IT IS COMMONLY ASSERTED that co-operatives blend social and economic goals.¹ Yet for many co-operatives this truth does not translate into distinctive and innovative “co-operative differences” in such areas as marketing, member relations, operational policies, and day-to-day business activities. In reality, the blend of social and economic is often experienced more as an uneasy relationship between “association” and “business” than as a dynamic strength of co-operatives. Beset by competition, lured by mainstream corporate structures and processes, co-operatives have often presumed that their associative side would take care of itself. Calls for elevating the associative side to a level equal to the business side have often fallen on deaf or over-worked ears.

With the changes wrought by the various strands of neo-liberal globalization, including the downsizing of governments and the upsizing of undemocratic, powerful international bodies such as transnational corporations, this issue takes on renewed relevance. What is the role of co-operatives in this playing field? How are co-operatives to respond to the challenges in local and international markets (e.g., mass but also fragmented, diverse, multiple customer and member types), and to changes in the nature of community (e.g., multiple forms, increased diversity, multifaceted and shifting identities, increased significance of the third sector)? Further, what are co-ops to make of the rise in consumerism, individualism, values of diversity and novelty, countervailed and paralleled by a search for meaning and identity beyond the material, for new forms

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of community, and for rootedness and social cohesion? How are co-operatives to understand and market themselves, and how are they to communicate with their various stakeholders, including member-owners, nonmember users, employees, and communities? How can the new technologies be used to advantage? One expert in the field of co-operatives asserts:

As globalisation and market competition intensifies, we cannot continue with the old idea that a co-operative has a dual character, as an association of members and a business, and that what the managers and board of directors have to do is somehow to live with the tension between them. If co-ops and mutuals cannot fuse together the association and the business into something new that builds on the strength of membership to gain market advantages, then they will not be able to survive.²

From both academics and practitioners we hear calls for “Marketing the Co-operative Advantage” and “Reasserting the Co-operative Advantage.”³ Many analysts now believe that attention to the co-operative difference demonstrates forward-thinking leadership and a capacity for creative innovation.⁴ It provides a basis for manifesting a clear co-operative identity and carving a significant place for co-ops in the contemporary world. As the United Kingdom’s Co-operative Commission reports, “The co-operative movement needs to recapture its sense of mission, commitment and excitement ... and ... create a successful family of businesses that offer a clear co-operative advantage.”⁵

This paper develops the thesis that to survive and thrive in the future, co-operatives will have to develop communications strategies, including marketing strategies, that explore and stress their advantages as co-operatives. It suggests a framework for integrating marketing into an overall communication strategy that is integrated and centred on the particular co-op’s vision of the “co-operative difference.”

The Co-operative Difference

ROOTED IN CO-OPERATIVE VALUES, the seven co-operative principles emphasize democracy, voluntarism, and community in the context of a business that serves member needs and in which member-owners invest.⁶ Economics to serve people, not vice versa.⁷ Amid analyses of the “crises” of co-operatives and calls for mergers, national and international branding, innovative business creation and acquisition, and marketing of the co-operative advantage, co-operative leaders and activists struggle to find points of agreement and to foster the needed momentum for change. While there is no agreement on what the essential co-operative differences are in operational and business terms, the literature reported here reveals some overlap regarding the key co-operative advantages.

The Reasserting the Co-operative Advantage Research Project in the UK identified where the co-operative advantage lies for consumer co-operatives in the contemporary business context, and pointed out existing examples of management and organizational development practices that implement these advantages.⁸ Among the conclusions reached by the authors were the following: In general, the movement tends to be inward-looking and strategically reactive, unaware of the links between member relations and marketing, and unsure of how co-operative values and principles can be made integral to the core business of a co-operative. The research also revealed significant attitudinal and other barriers to changing organizational culture and behaviour. Further, there was generally a significant gap between the rhetoric of co-operation (in mission statements, etc.) and the actual workings of the co-operatives. UK co-operatives are, of course, not unique in this.

Key co-operative advantages identified by the UK project include: co-operative values, trust, unique ownership structures, and community rootedness. The authors point to co-operatives exemplifying best prac-

tice in capitalizing on these, and they conclude that the key co-operative advantages must be realized if co-operatives are to flourish in the current economic and social context. The following quote from Commission Chair John Monks illustrates the tone of the report:

Today's co-operative movement has many strengths. Its ethos can tap into the public's disillusionment with corporate greed and lack of ethical standards displayed by parts of the private sector, but the structures and the ways in which co-operative principles are implemented need to be brought up to date in order to deliver those values in today's fiercely competitive world.⁹

In honour of International Co-operative Day, July 2001, the International Co-operative Alliance released a message identifying co-op values, principles, ethics, and business competence as constituting the co-operative advantage.¹⁰ The message points out that the social dimension differentiates co-operatives from other business enterprises, but asks "What makes the co-operative approach to business development different and what are the different ways in which employment is created through co-operatives?"¹¹

Johnston Birchall, past editor of the *Journal of Co-operative Studies*, agrees about the centrality of the social dimension and has developed a powerful analysis of co-operative values and principles. He emphasizes that a grounding in these helps co-operatives deal with what Alexander Laidlaw identified as the ideological crisis of co-operatives—What is the purpose of co-operatives and are they fulfilling a distinct role as a different kind of enterprise?¹²

Birchall's work complements that of co-operative management theorist Daniel Côté, who distills the co-operative difference down to three main aspects: the double identity of ownership and usership, democratic control and orientation, and the redistribution of surplus based on the transactions between the members and the co-operative. While he adds that these differences are often not recognized by members in large, mature co-operatives and suggests why this is the case, he emphasizes that co-operatives are suited by their very nature to address the major issues facing organizations of the future: loyalty, the search for meaning and

legitimacy, mobilization through values, and finding ways to be a learning organization.¹³

Co-operative activist and consultant Tom Webb is also concerned with helping co-operatives meet their potential. His focus is specifically on marketing the idea of co-operation in the global economy.¹⁴ He notes that co-operatives have a unique area of vulnerability—they are especially vulnerable to attacks that they lack integrity. On the other hand, they have two “Unique Selling Points”—their ownership structure and the values they hold. Webb has been part of the development of a program called Marketing the Co-operative Advantage (MOCA), which is receiving considerable attention from co-operatives. MOCA aims to help co-ops market their unique selling points effectively and with integrity.

Richard Radtke, author of *The Power of Business Ethics*, notes that the claims of co-operatives to be ethical and principled organizations, focussed on “people helping people,” fall on receptive ears in this era. Marketing, for co-operatives, should not be the same beast as it is for other enterprises. Co-ops are led by their principles and values to favour equity over efficiency, needs over wants, the whole of society over the affluent, common interest over self-interest. People are citizens of the co-op as well as customers, a fact co-operatives are positioned to emphasize. Any effort to market this claim, however, will be put to the test—are co-ops really doing what they claim to be doing? As Radtke puts it, “They bear a special obligation to the people and communities they serve to live up to their words and philosophy with deeds and actions to match.”¹⁵

In North America, co-ops are themselves exploring their co-operative differences, trying to become more explicit regarding their organizations in the contemporary context. In 2002, for example, the Canadian Co-operative Association (CCA) fielded a national community-contribution survey to more than seven thousand nonfinancial co-operatives in order to better understand the type and extent of these contributions, and to identify whether co-op participation is different from that of other businesses.¹⁶ Another objective of the survey was to gather data that could be used for member or employee orientation, and marketing and promotion initiatives. Responses came in from more than eight hundred

co-operatives across ten provinces and one territory. Of these responding, more than 60 percent believed that co-operatives do contribute in ways different from conventional firms, but 31.5 percent did not answer this question and 7.4 percent believed that co-operatives are not different. Somewhat surprisingly, more than half do not consult with employees and their communities to determine community needs. The publication of the detailed results of this survey should help generate discussion on the co-operative difference. Also in 2002, the CCA published on-line a Social Audit Toolkit designed to help co-operatives that want to explore the degree to which their social commitments and their behaviour are in line, and the degree to which they are meeting the priorities of their stakeholders.

The work of the Credit Union National Association (CUNA) in the US provides a second example of co-operative explorations of their co-op difference. CUNA has developed a Project Differentiation Strategy, which asks credit union boards to consider and publicize their social commitments and activities in six areas, and to develop a commitment statement for their members.¹⁷ While more than nine hundred credit unions have completed the commitment statement, those who organized this project recognize that at some point credit unions will need to go further than merely listing their commitments and activities. Why should people believe their claims about themselves? Questions of credibility and legitimacy arise.

Legitimacy of Key Structures and Institutions Is in Question

THE CONTEXT FOR CO-OPERATIVES TODAY is one in which public cynicism and disenchantment with institutions both public and private is pervasive. Even the erstwhile powerful rallying cry of “Democracy for the people!” is not particularly effective

these days. Perhaps as part of the overall reduced trust in authority evidenced in public opinion polls in Canada and the US, political cynicism is quite high.¹⁸ In addition, the Canadian Democracy and Corporate Accountability Commission reports that while recognizing the legitimacy of the pursuit of profits, 72 percent of Canadians want companies to broaden their sense of accountability beyond the bottom line.¹⁹ Issues of corporate governance are in the headlines these days, and demands for accountability and transparency are mounting. These are perhaps related to concerns about the present forms and paths of globalization, especially concern about corporate influence on elected governments, corporate social responsibility, and the degradation of the environment. There is, however, limited awareness of alternatives such as co-operatives. It is difficult to build trust in organizations claiming to represent the collective good, and people tend to take refuge in legal definitions of individual rights as consumers and clients.

In consequence, worldwide, corporations of various kinds (for profit, nonprofit, co-operative) are becoming interested in, or are being pushed towards, demonstrating social responsibility in a credible way.²⁰ In order to make headway in such a climate of opinion, co-operatives need to be accountable for their social and financial commitments. Indeed, many argue that the two are linked. As self-styled democratic and socially responsible organizations, transparency and accountability are extremely important, with the concomitant necessity of being seen to be transparent, accountable, democratic, and socially responsible. Practices of social and ethical accounting, auditing, and reporting (SEAR) are developing both within the co-operative and corporate sectors.²¹ As many co-operatives and credit unions are again beginning to emphasize, the natural competitive advantage of co-operatives derives from their social values.

This, then, is the context in which credit unions and co-operatives are considering their social commitments, community involvements, and overall priorities. Reinvigorating membership commitment and loyalty to their co-ops is one challenge; building and maintaining trust and trustworthiness is another. Especially as the scale of co-operatives enlarges, co-op leaders often feel out of touch with members and their perceptions of actual and potential membership advantages. As well,

there is still a perception in the general population that co-ops are good institutions, but for the needy, or for niches the market is not already adequately serving. Co-operatives are not often seen as the institutions of choice, despite the increasing cynicism and distrust of private, and even public, institutions.

Co-operative Communications in Overview

CO-OPERATIVES NOW FIND that while communications of various types are more important than ever, the world is all but saturated with “information” and “communications.” Every forum chosen, especially outgoing unsolicited messages (e.g., advertising, newsletters, e-mail), must be used judiciously and to best advantage. This offers one strong argument for developing an overall framework for the various types and venues of communication. A second argument is that, vulnerable as they are to accusations of inconsistency or lack of integrity, co-operatives need to make sure that the messages they are communicating, whether directly or indirectly, are consistent and fit with the co-operative’s claims about itself. A likely framework for a communications strategy is provided by a focus on the co-operative difference, the advantages of co-operation.

As seen in the above discussion, these advantages centre around the values and principles of co-operatives, which encourage them to develop a clear ethical stance and to emphasize meeting people’s needs over maximizing profits for shareholders. In so doing, co-operatives work within democratic structures, which provide opportunities for input and involvement for key stakeholders (e.g., member-owners, management, employees, community), and which necessitate emphasis on transparency and accountability.

To communicate effectively, and to encourage multidirectional com-

munication, co-operatives must also maintain close connections to their stakeholders, which will give them the opportunity to educate palates for democracy, environmental sustainability, ethical commitments, and so on. Stakeholders develop their knowledge, commitments, and identities through a variety of ways. Members develop identities through participation in informal groups and/or not-for-profit organizations, for example, not just through their identities as consumers of goods and services. A co-operative can reach them in multiple ways, not just by appealing to their identities as consumers/clients. In co-operatives, individual and collective interests must be balanced, and so too must the identities of member-owners as clients and members.²² Similarly, employees can be reached on multiple levels, both material and nonmaterial.²³ The most effective way to reach employees is to show them that in the co-operative they have not only an excellent work environment, but also the satisfaction that comes from working for an organization that contributes positively to society in a variety of ways. As Reichheld reminds us, it is not possible to build a loyal client base without loyal employees.²⁴

To do all this successfully, individual co-operatives need to be very clear about what they are, and what they are trying to accomplish. They must also consider the ways in which they communicate with stakeholders. It is common, for example, to establish four separate organizational functions dealing with various aspects of communications: marketing, public relations, human resources, and member relations. In all four areas, though to varying degrees, there is discussion of education, training, recruitment, increasing awareness of what a co-operative is, publicizing and informing, and so on. To a significant degree, these four organizational functions need to be reconceptualized and aligned. While different communications will necessarily have different emphases, they must exhibit an overall consistency and compatibility. Stakeholders may well be aware of inconsistencies in the messages sent by the co-operative, most especially the employees who do this work. Inconsistencies can undermine trust and credibility.

Further, it is imperative that communication not be considered a one-way street—simply something “done” to stakeholders. It must be multidirectional, communicating both within and beyond the co-op

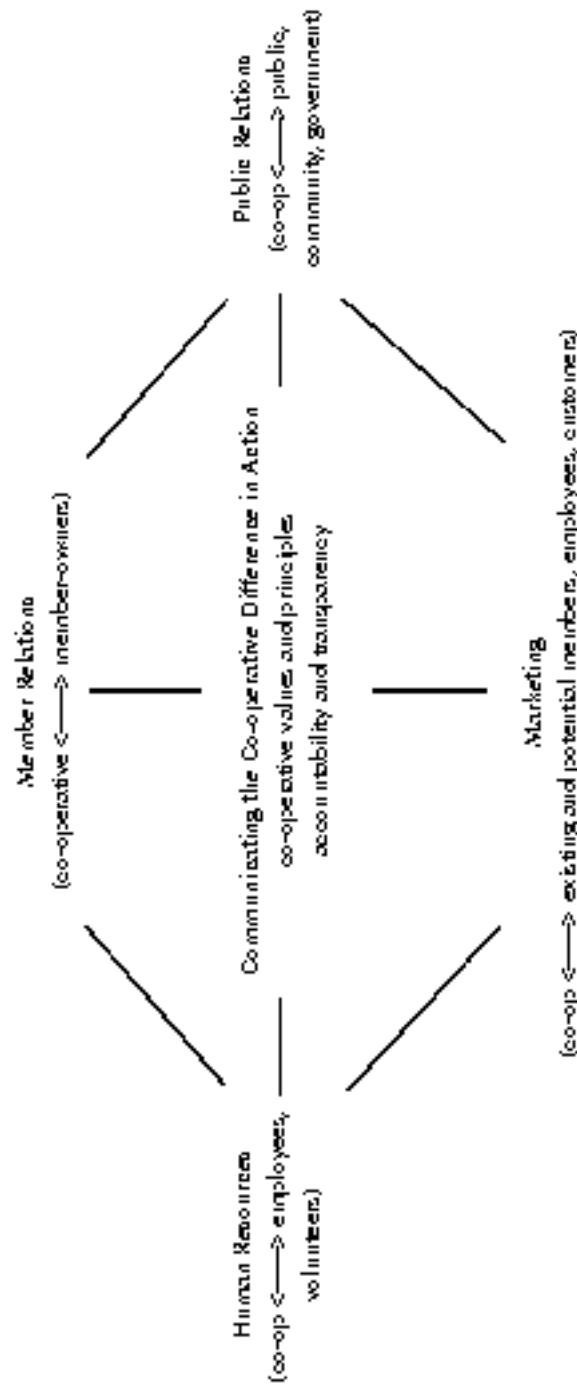
itself. People can be encouraged to voice (praise, get involved, criticize) rather than exit (leave the organization). The various incentive structures and strategies in place for the different elements of the co-operative need to reinforce the priorities of the communications strategies developed.

Figure 1 (opposite) presents one possible approach to conceptualizing an integrated communication strategy. At the core are the key features of the co-operative advantage as seen in the literature reviewed above. These are the reference points for co-operative communications with stakeholders.

Marketing

ALL COMMUNICATIONS AND ACTIONS in a co-op must be consistent in their message and rooted in the principles and values of co-operation. This may require a managerial revolution, suggests Côté, as managers (both boards of directors and paid managers) rethink their strategies. As both Webb and Côté emphasize,²⁵ the process of unquestioningly importing management standards and approaches developed for other types of firms has hurt co-operatives and created divisions within them. Consider, for example, the classic tension between member relations and marketing in many co-operatives. In North America, co-operatives are abolishing member relations functions altogether, or situating member relations within marketing departments, without changing the way marketing is conceptualized and executed. Similarly, many co-operatives that once had employees charged with member education have blended education with marketing, or erased it altogether. Unfortunately, marketing in co-operatives has tended to look just like marketing in other companies. But what does this say to members and customers/clients? Co-op marketing needs to be developed in line with co-operative values and beliefs, avoiding the manipulation often associated with its mainstream counterpart.²⁶

Figure 1 An Integrated Communications Strategy*



* The stakeholders can also communicate with one another as they or the co-op communication strategies consider appropriate. This is important if mutual respect, understanding and good decision making are to be fostered. The stakeholder groups are themselves diverse, bringing a variety of dimensions.

In the schema proposed above, marketing functions are not given their customary pre-eminence, nor are they the arbiters of strategies of communication with the outside. Instead, communications for the purpose of marketing are closely aligned with all forms (and contents) of communication engaged in by the particular co-operative, whether labelled education, community involvement, member relations, recruitment of members and employees, or employee and volunteer training. This is important, writes Roger Spear of England's Open University: "Unless co-operative values are replicated through the way in which consumers transact with the co-operative, then the essence of co-operation has no future."²⁷

Benander and Webb²⁸ suggest *character marketing* and *relationship marketing* as two proactive strategies that are consistent with a non-manipulative focus on the co-operative advantage. Unlike the more familiar image marketing, character marketing flows from what the business actually is—its values and principles, its products, actions, and commitments. Focussed on meeting people's needs rather than on the competition, character marketing has a distinct emphasis: "We are who we say we are, we do what we say we'll do! And for those times when we fall short, let us know and we can improve!"

Henry Mintzberg, a prominent management theorist and consultant, has proposed that co-operatives play an integral role as one of four types of organizations required in any balanced economy: private, co-operative, non-owned, and public/state.²⁹ Co-ops can take advantage of being located conceptually in their own special category as an integral part of a balanced economy, and can use this in their character marketing. While promotion of a co-operative commonwealth is not heard these days, the ideas that the economy is out of balance, that private corporations are too powerful, and that realistic antidotes are needed resonate with many people—the more so in a globalizing world. Co-operatives speak to these concerns, and this needs to be communicated and improved with input from stakeholders.

Relationship marketing refers to the process of developing an ongoing relationship with stakeholders, individually and collectively. Often

used these days by conventional businesses (e.g., marketing club memberships), it can be adapted to fit co-operatives too. While keeping privacy issues firmly in mind, a co-operative can focus on such things as, for example, an owner's manual for co-op members, or ongoing relationships with other publicly minded organizations in the community and abroad. Again, the essence of co-operatives is that they can deliver in ways that conventional businesses cannot. This approach can also point to the rights, privileges, and obligations of "citizenship" in the co-operative—requiring an emphasis on education—and rewards for those who put these into practice. The rewards can be as simple as being heard and responded to, receiving a dividend, or having input into the products and services of the co-operative. Webb³⁰ stresses a co-operative strength in this area—without becoming a co-operative, no other business can enjoy the relationships that co-operatives have. In no other business are democratic ownership and participation rights so fundamental, in no other business is the *raison d'être* to meet the needs of the members and to serve the communities in which the business is located.

A third marketing strategy, *cause-related marketing*, is also being advocated in Canada.³¹ This type of marketing sees businesses and charities forming partnerships to serve their mutual benefit. While so far primarily pitched in the traditional language of image and corporate profit/fund-raising objectives, it is possible that such a strategy could establish one venue for stakeholder involvement in the activities of the co-op. For example, when the Co-operative Bank first produced its Partnership Report, it sought input from various stakeholders regarding the priorities of social issues.³² Lindee David mentions the following as pros of cause-related marketing: image enhancement, hidden benefits, rewarding stakeholders, and customer loyalty.³³ Co-operatives would presumably recognize similar pros, though the focus would be substance rather than image.

David sees the cons as: measuring return on investment, challenges of informing consumers, responding to consumer cynicism, and finding a unique and popular niche cause. Co-operatives should experience few of these, since keeping stakeholders informed should be part of an overall communications strategy; consumers are less likely to be cynical, at

least initially; and the identification of a cause can be done by stakeholder groups themselves. The main con for co-operatives would be that it is easy for cause-related marketing to degenerate into gimmickry and image management—the death knell for trust, loyalty, and character marketing.

A significant recent development mentioned above is that more and more co-operatives are taking into their own hands various tools and procedures for demonstrating transparency, accountability, and responsibility. The application of social and ethical accounting and auditing tools is resulting in reports that often use the services of external auditors to provide independent verification.³⁴ Stakeholders are consulted as part of the process and are also invited to read and respond to the reports. These methods are useful in assessing marketing and other communication strategies in relation to co-operative (and stakeholder) aims and objectives, and in light of co-operative values and principles. This type of check is an essential part of maintaining integrity in co-operative marketing and communications. Indeed, Peter Rogan of the Co-operative Union's Social and Co-operative Performance Working Group asserts that the commercial success of co-operatives “will increasingly depend on building trust based on transparent social reporting practices.”³⁵ The report itself can be a useful communication tool in marketing, public relations, member relations, and human resources, palpably demonstrating a commitment to continuous improvement in social, ethical, and environmental obligations, and responsiveness to stakeholders' concerns. It will also help stakeholders to maintain realistic expectations of their co-operative as changes are phased in and reported on.

Summary

COMMUNICATION STRATEGIES are best when tailored to the specific contexts in which they are to be used. That said, however, this paper suggests that co-operatives eschew their current tendency to look to conventional business strategies when developing their marketing and other communications endeavours. Instead, they can fruitfully work with a framework such as that presented here, which takes a more wholistic approach to communications and marketing, and emphasizes that the approach must have at its core a vision of the co-operative advantage and a consistent application of the characteristics that constitute this advantage in all aspects of the communications strategy. The future of co-operatives lies in the distinctive contributions they can make to people and their communities. Their communications strategies must recognize and reflect this.

Endnotes

1. Throughout this paper, “co-operatives” refers to all co-operatives, including credit unions.
2. Johnston Birchall, “Editorial,” *Journal of Co-operative Studies* 33, no. 2 (August 2000): p. 93.
3. See the report of the Co-operative Advantage Research Team, *Journal of Co-operative Studies* 33, no. 2 (August 2000), as well as J.G. Craig, *The Nature of Co-operation* (Montreal: Black Rose Books, 1993), and Tom Webb, “Marketing the Co-operative Advantage,” *Journal of Co-operative Studies* 87, no. 2 (1996): pp. 10–15.
4. Leslie Brown, “Organizations for the 21st Century: Co-operatives and ‘New’ Forms of Organization,” *Canadian Journal of Sociology* 22, no. 1 (1997): pp. 65–94; Daniel Côté, “Co-operatives and the New Millennium: The Emergence of a New Paradigm,” in *Canadian Co-operatives in the Year 2000: Memory, Mutual Aid, and the Millennium*, eds. Brett Fairbairn, Ian MacPherson, and Nora Russell (Saskatoon: Centre for the Study of Co-operatives, University of Saskatchewan, 2000), pp. 250–66; Ralph Mintzberg discussed in Brett Fairbairn, “Balancing Act,” posted at <http://www.usaskstudies.coop/publications/pdfpubs.html>; Professor Janice Gross Stein’s “Assets and Challenges for the Co-operative Sector,” posted at <http://www.coopcca.com/NewsLetter/InterSector/summer 2001>.
5. United Kingdom, *Report of the Co-operative Commission*, 2001, posted at <http://www.co-opcommission.org.uk>.
6. The values are: self-help, self-responsibility, democracy, equality, equity, and solidarity. The principles are: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training, and information; co-operation among co-operatives; and concern for community (Ian

- MacPherson, “The ICA Statement on the Co-operative Identity,” in *Co-operative Principles for the 21st Century* (Geneva: The International Co-operative Alliance, 1995), p. 1.
7. For a valuable discussion on this idea, see Hermann E. Daly and John B. Cobb, Jr., *For the Common Good: Redirecting the Economy Toward Community, the Environment, and a Sustainable Future* (Boston: Beacon Press, 1989).
 8. See the reports in the *Journal of Co-operative Studies* 33, no. 2.
 9. The Co-operative Commission.
 10. See <http://www.coop.org/ica/ica/coopday.enmessage2001.html>, November 2001.
 11. See <http://www.copacgva.org/idc/ilo-idc2001.htm>, October 2002.
 12. Johnston Birchall, “Co-operative Values and Principles: A Commentary,” posted at <http://www.co-opstudies.org>.
 13. Côté, p. 255.
 14. Tom Webb, “Marketing Co-operation in the Global Economy,” posted at <http://www.wisc.edu/uwcc/icic/orgs/ica/pubs/review/ICA-Review>
 15. Richard Radtke, *The Power of Business Ethics: Credit Unions in the Real World* (Dubuque, Iowa: CUNA & Affiliates, Kendall/Hunt, 2001), p. vii.
 16. See <http://www.coopscanada.coop/newsletter/CSR/index.html>.
 17. These are: service to members; member education; involvement/governance; diversity; commitment to the credit union movement and other co-operative activities; public service/corporate citizenship. See http://www.cuna.org/data/cu/different/pd_front.html.
 18. See the report on attitudes towards government institutions posted at <http://www.environicsinternational.com>.
 19. See <http://www.corporate-accountability.ca>. This seems to be part of a larger pattern, as reported by Environics International’s survey of

twenty thousand people in twenty developed countries, 2001 (as reported in the Corporate Social Responsibility Monitor, http://www.bsdglobal.com/issues/sr_csrm.asp). They report that 26 percent of share owners in Canada take into account a company's social performance when purchasing and trading shares; in developed countries, social responsibility makes a greater contribution to corporate reputation (49 percent of image) than brand image (35 percent). Increasing numbers of people will "punish" a company perceived to be irresponsible (42 percent of North Americans, including 29 percent of Canadians, up from 20 percent the year before). Opinion leaders are 50 percent more likely to boycott poor performers, and have higher expectations of companies. North American consumers are the most demanding worldwide. Canadians are demanding more than profits from companies—74 percent of them agree that "business executives have a responsibility to take into account the impact their business has on employees, local communities, and the country, as well as making profits."

20. Even the Conference Board of Canada has responded to such concerns, establishing the Canadian Centre for Business in the Community. Also, note the rise in institutes and academic programs addressing ethical, environmental, and corporate social responsibility concerns.
21. See Jack Quarter, Laurie Mook, and Betty Jane Richmond, *What Counts: Social Accounting for Non-profits and Co-operatives* (Toronto: Prentice Hall, 2002); and Leslie Brown, "The Co-operative Difference? Social Auditing in Canadian Credit Unions," *Journal of Rural Co-operation* 28, no. 2 (2002): pp. 87–100.
22. See examples of innovations in marketing ownership in Leslie Brown and Moira Clancey, "Marketing Ownership as a Co-operative Brand," *Concern for Community Newsletter* 2003 (December), posted at <http://www.coopscanada.coop/newsletter/csr/december2003/index.html>.
23. See the report on what Canadians look for in jobs at the website <http://www.jobquality.ca>.

24. As discussed in Côté, p. 256. As seen from VanCity Savings Credit Union's annual Social Reports, employees can be very proud indeed to work for a credit union. See <http://www.vancity.com>.
25. See notes 4 and 14.
26. See Webb, p. 272.
27. Roger Spear, "Membership Strategy for Co-operative Advantage," *Journal of Co-operative Studies* 33, no. 299 (2000): pp. 102–23.
28. See Lynn Benander and Tom Webb, "Adding Value to Membership: The Co-operative Challenge for the New Millennium," address to the ICA Congress and General Assembly, 1999, posted at <http://www.coop.org/ica/ica/icaevents/congress1999>. See this source as well for cases of co-ops that use these strategies.
29. See Fairbairn, "Balancing Act," and Leslie Brown, "Co-operatives and Social Cohesion: The Co-operative Way," posted at http://www.agr.gc.ca/policy/coop/publi_e.html, 31 December 2002.
30. See note 14.
31. See <http://causemarketing.brunico.com/2002/sessions.html>.
32. See <http://www.co-operativebank.co.uk>.
33. See note 31.
34. See Brown, "The Co-operative Difference?" for a discussion of social and ethical accounting, auditing, and reporting, and for an examination of three credit unions engaged in social auditing.
35. See http://www.co-opstudies.org/Conference/Conf_02/Peter_Rogan.htm.

