Governance Issues in Multilevel Co-operative Bank Networks

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The governance model of co-operative banks is more highly structured than that of co-operative firms and commercial banks. Their double nature as co-ops and banks results in a vast network of relationships made more complex by the presence of multiple stakeholders. The resulting multilevel network aims to improve efficiency, enlarge the range of products available for clients, and create a critical mass in the marketplace. These networks are different from those in other co-operative organizations. They can be classified according to the degree of co-operation and co-ordination; the amount of information shared and its interpretation; and the legitimacy of people in power (Fulton et al. 2015). This presentation will explore whether it is possible (and meaningful) to find a theoretical framework to compare multilevel structures and to apply it to the case of co-operative banks. It will identify a common frame to map multilevel networks, apply it co-operative banks, and then describe it in more detail by comparing three models: Italian credit co-operative banks, Canadian credit unions, and the Desjardin model in Quebec.

Ivana has a PhD in economics and management from the School of Social Science, University of Trento, Italy. She is currently a research fellow at the European Research Institute on Co-operative and Social Enterprise. Her research interests focus on co-operative governance, especially the case of financial co-ops, and on theoretical and empirical differences between co-operative and non–co-operative firms. She has conducted field studies in Egypt and Sudan and was recently a visiting fellow at the University of Vaasa in Finland..

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